



CONSOLIDATED PLAN FY 2018-2020 FFY 2017-2019

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Executive Summary

Introduction

The Harford County Consolidated Plan FY2018-FY2020 (FFY2017 – FFY2019) is a three year strategic plan that establishes the County's goals and strategies and guides the investment of federal housing and community development funds, as well as complementary State and County funds. Harford County chose to prepare a three year plan (rather than a five year plan) to allow the County to be on the same planning cycle as the other jurisdictions in the Baltimore metropolitan region. Harford County is a member of the Baltimore Regional Housing Coalition, a consortium comprised of Anne Arundel County, Baltimore County, Baltimore City, Harford County, and Howard County, who work cooperatively to improve the quality of life in to the Baltimore region.

The Consolidated Plan is a requirement of the United States Department of Housing and Urban Development (HUD) in order to receive funds as an entitlement community through the Community Development Block Grant (CDBG) program, the HOME Investment Partnership (HOME) program, and the Continuum of Care (CoC) program. Harford County receives approximately \$2.3 million dollars annually for these programs. Harford County's 2017-2019 Consolidated Plan will outline the County's goals and provide a plan for the allocation of these funds. The Plan also identifies strategies for achieving those goals helping to foster the development of decent housing, promote suitable living environments, and expand economic opportunities for low and moderate income households.

The Consolidated Plan is the result of a year-long collaboration process that included consultations, presentations, public hearings, and a community needs survey providing an assessment of the housing needs of the low-income, homeless, and special needs populations within the County. The plan also provides an analysis of the County's housing market by evaluating the quantity, quality, and affordability of its housing units. Harford County, together with its community partners, analyzed the data and identified and prioritized the identified needs culminating in this document.

Summary of the objectives and outcomes identified in the Plan Needs Assessment

Overview

The objectives set forth in this Plan are the result of an extensive needs assessment and market analysis conducted during the last year. The following four funding priorities, together with the goals and strategies necessary to successfully satisfy those priorities, have been identified by Harford County for the federal fiscal year 2017 through federal fiscal year 2019 for the administration of the Community Development Block Grant (CDBG) and Home Investment Partnership (HOME) Programs:

Priority 1: Expand Affordable Housing Opportunities

Goals and Strategies:

- Preserve and rehabilitate existing housing stock, particularly for elderly, frail elderly, and households with special needs.
- Financial counseling and assistance for low-moderate income renters and first time homebuyers.
- Rental Assistance to low-moderate income households.
- Housing construction for the creation of new or rehabilitated housing for low-moderate income homebuyers and renters.
- Affirmatively furthering fair housing on the local and regional level.

Priority 2: Prevent and Eliminate Homelessness

Goals and Strategies:

- Support the Harford County Continuum of Care and its efforts to provide emergency shelter, transitional shelter, and permanent supportive housing to homeless individuals and families, as well as those at risk of homelessness.
- Expand the number of emergency shelter beds available to individuals and families experiencing homelessness living in Harford County.
- Expand the Homeless Management Information System to reflect Harford County's coordinated entry system.
- Provide support for agencies that provide housing and support services for individuals and families at risk.
- Increase availability of affordable housing stock through landlord recruitment.

Priority 3: Increase Housing Opportunities for Special Needs Populations

Goals and Strategies:

- Provide a variety of housing options to assist the disabled and elderly to live self-sufficiently and independently as possible within the community.
- Expand the number of emergency beds for victims fleeing domestic violence and human trafficking.
- Support transitional housing with treatment programs for individuals suffering from drug and alcohol addictions.
- Support programs that provide services to special needs populations.

Priority 4: Improve Community Infrastructure

Goals and Strategies

- Support efforts to rehabilitate existing community centers, day habilitation centers, and senior centers throughout the County.
- Support infrastructure improvements and economic development opportunities in low-moderate income communities.
- Improve the parks, recreational centers, trails, libraries, and all public and community facilities in the County.
- Improve the physical and visual accessibility of County facilities, infrastructure, and public buildings.

Evaluation of past performance

During the last five years, Harford County strived to meet its 2012-2016 community development needs outlined in its consolidated plan. During that period, the County achieved its specific objectives of (1) Preserving and Promoting Affordable Housing by supporting homeownership programs; developing affordable rental projects and funding homeowner rehab programs; (2) Providing Services to the Homeless by supporting homeless shelters and homeless prevention programs; (3) Providing Housing for those with Special Needs by funding affordable housing programs for the disabled and rehab programs for special needs populations; (4) Support Efforts to Improve Community Infrastructure by paving roadways in the City of Aberdeen, City of Havre de Grace and the Town of Bel Air; and (5) Providing Opportunities for Economic Development for the low-to moderate income households by funding financial literacy programs. Detailed outcomes for each year are outlined in the annual Consolidated Annual Performance Evaluation Report (CAPER) that Harford County submits to HUD. Copies of this report are available in the Housing

and Community Development office and also available on our website, www.harfordhousing.org.

During the previous five years, Harford County spent or committed all of its CDBG and HOME funding, met all of its timeliness deadlines and reporting requirements, and satisfied the required 1.5 maximum drawdown ratio. As a result of this federal funding, Harford County was able to increase the stock of its affordable housing, prevent households from becoming homeless, improve the housing stock for its most vulnerable residents, make improvements in our low-income communities, and provide economic opportunities for low and moderate income households. The County will continue to provide affordable housing opportunities and create viable living communities over the next three years.

Summary of citizen participation process and consultation process

Harford County Housing and Community Development (HCHCD) prepared the 2017-2019 Consolidated Plan on behalf of Harford County, Maryland in accordance with CFR Part 91 and the Harford County Citizen Participation Plan. The Plan was developed by coordinating with local communities, conducting community outreach, and consultation with local nonprofit partners. The Department began its consultation process by presenting an overview of the County's demographics at several community meetings; specifically targeting those populations that historically have been difficult to reach. The Department next reached out to community groups and providers individually, and solicited information and opinions from organizations who work first hand with low-moderate households. Finally, Harford County developed an on-line Housing and Community Needs Assessment survey for stakeholders and residents that was completed by more than 250 households. The community workshops, the one-on-one consultations, and the on-line assessment provided a plethora of information that guided the Department in the development of this Consolidated Plan.

Harford County, in compliance with its Citizen Participation Plan, advertised and held six public hearings, giving citizens the opportunity to provide comments. The public hearings were advertised in The Aegis Newspaper on April 7, 2017. The public notice was also emailed to the members of the Harford Roundtable, a consortium comprised of service providers, local non-profits, government agencies and concerned individuals, that serves as the governing body of the Harford County Continuum of Care.

Finally, a draft version of the 2017-2019 Consolidated Plan was placed on display at the HCHCD office and copies of the document were sent to each of the County's eleven public libraries and each of the County's three municipalities.

Summary of public comments

In accordance with our Citizen Participation Plan the draft version of the 2017-2019 Consolidated Plan was made available for public comment for 30 days, beginning on April 15, 2017 and ending on May 15, 2017. Public Comment sessions were held at the following locations:

Edgewood Library – April 17, 2017

Harford County Housing and Community Development – April 17, 2017

City of Aberdeen – April 24, 2017

Whiteford Library – April 24, 2017

Town of Bel Air – May 1, 2017

City of Havre de Grace - May 1, 2017

Harford County received no comments during the public comment period.

Summary of comments or views not accepted and the reasons for not accepting them

All comments and views were accepted into this document.

Summary

The overall goal of the 2017-2019 Three Year Consolidated Plan is to help Harford County create decent housing, expand economic opportunity and ensure a suitable living environment for low-to moderate income persons and communities. This Plan will outline how the County will strategically use its CDBG and HOME funding to achieve the goals set forth in the Plan.

The following demographic maps are included at the end of this section:

Map 1 - White Population by Census Tract

Map 2 - Total Households by Census Tract

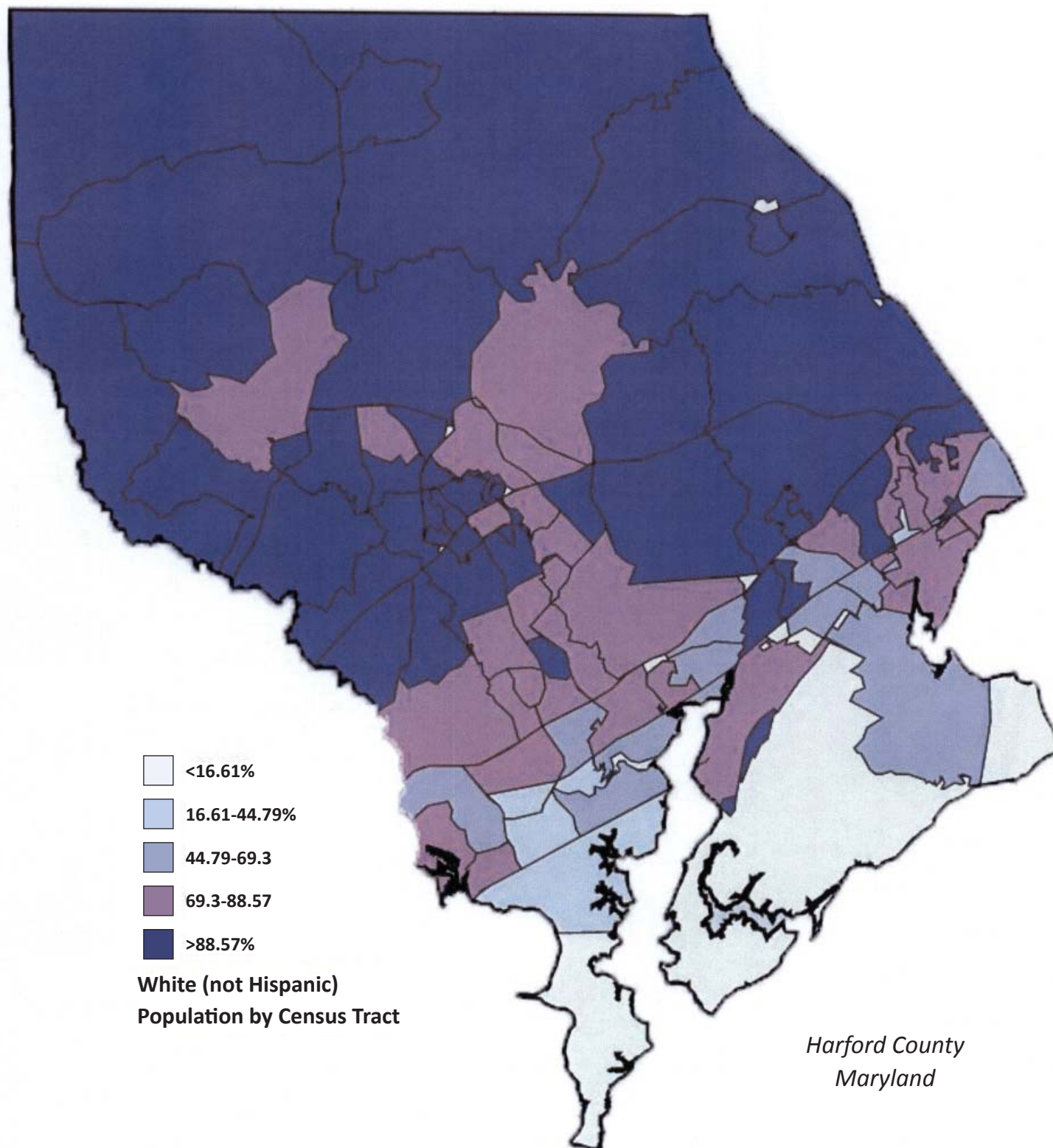
Map 3 - Owner Occupied Housing by Census Tract

Map 4 - Renter Occupied Units by Census Tract

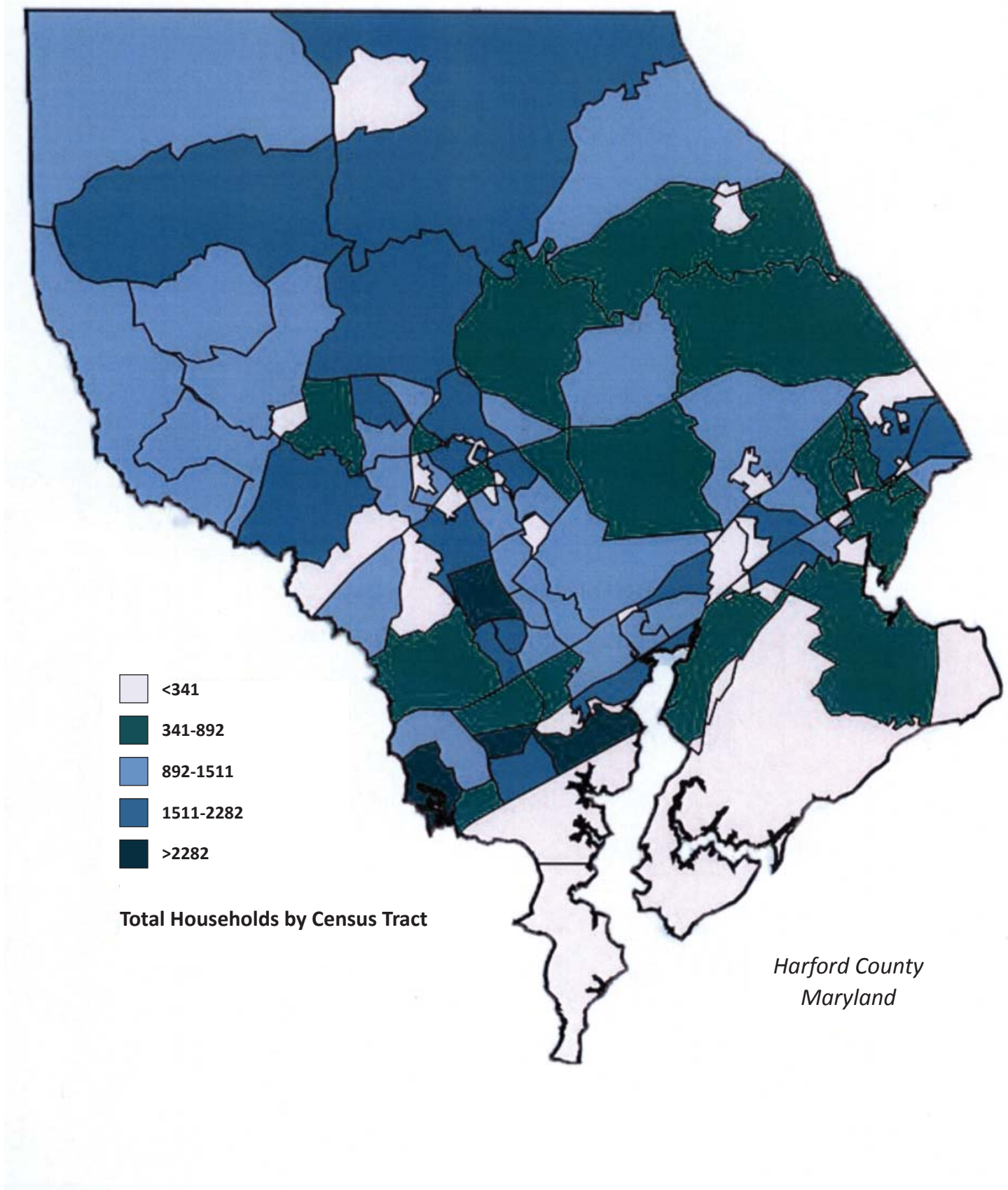
Map 5 - Subsidized Rental Units by Census Tract

Map 6 - Poverty Rate by Census Tract

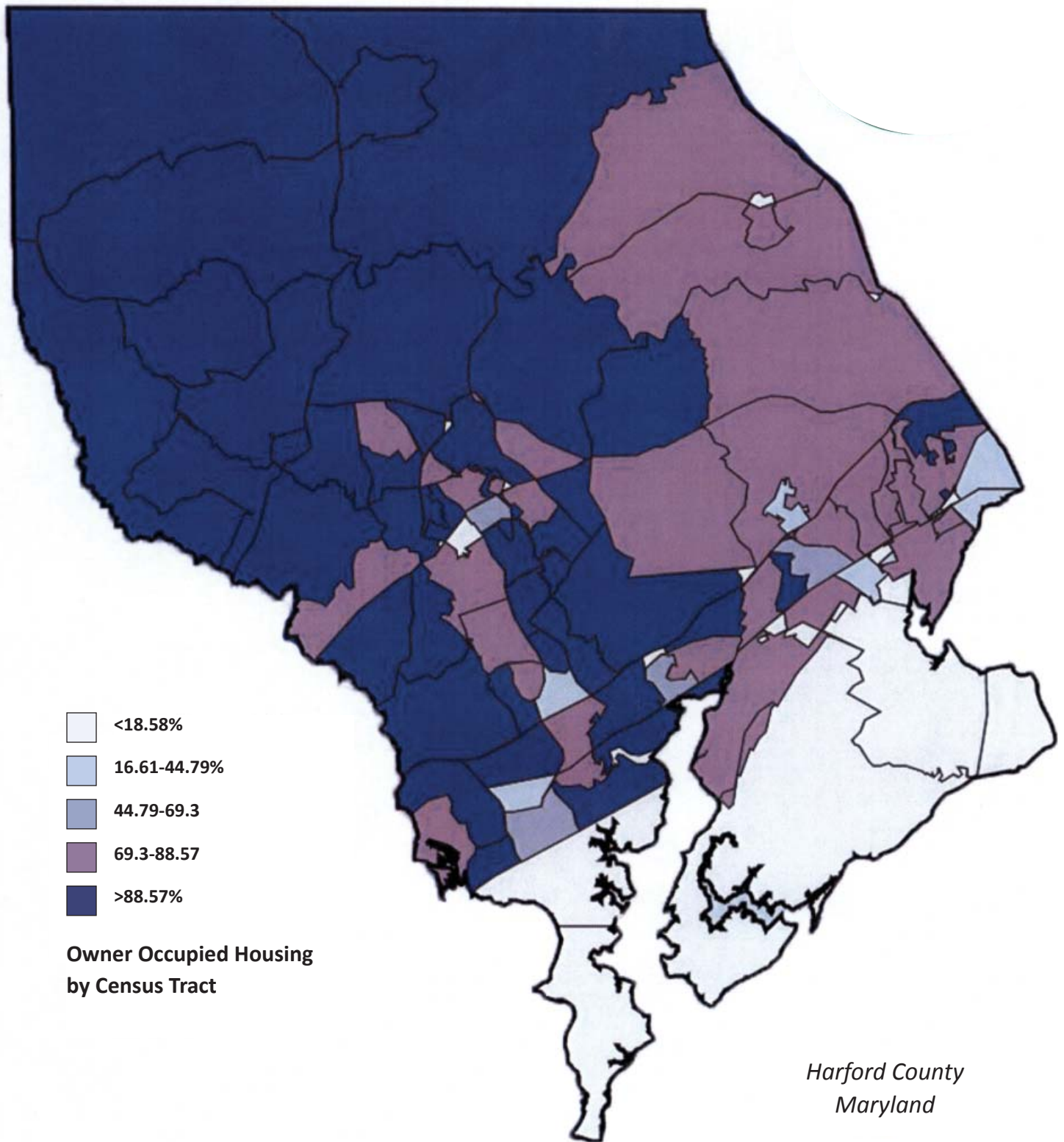
MAP 1



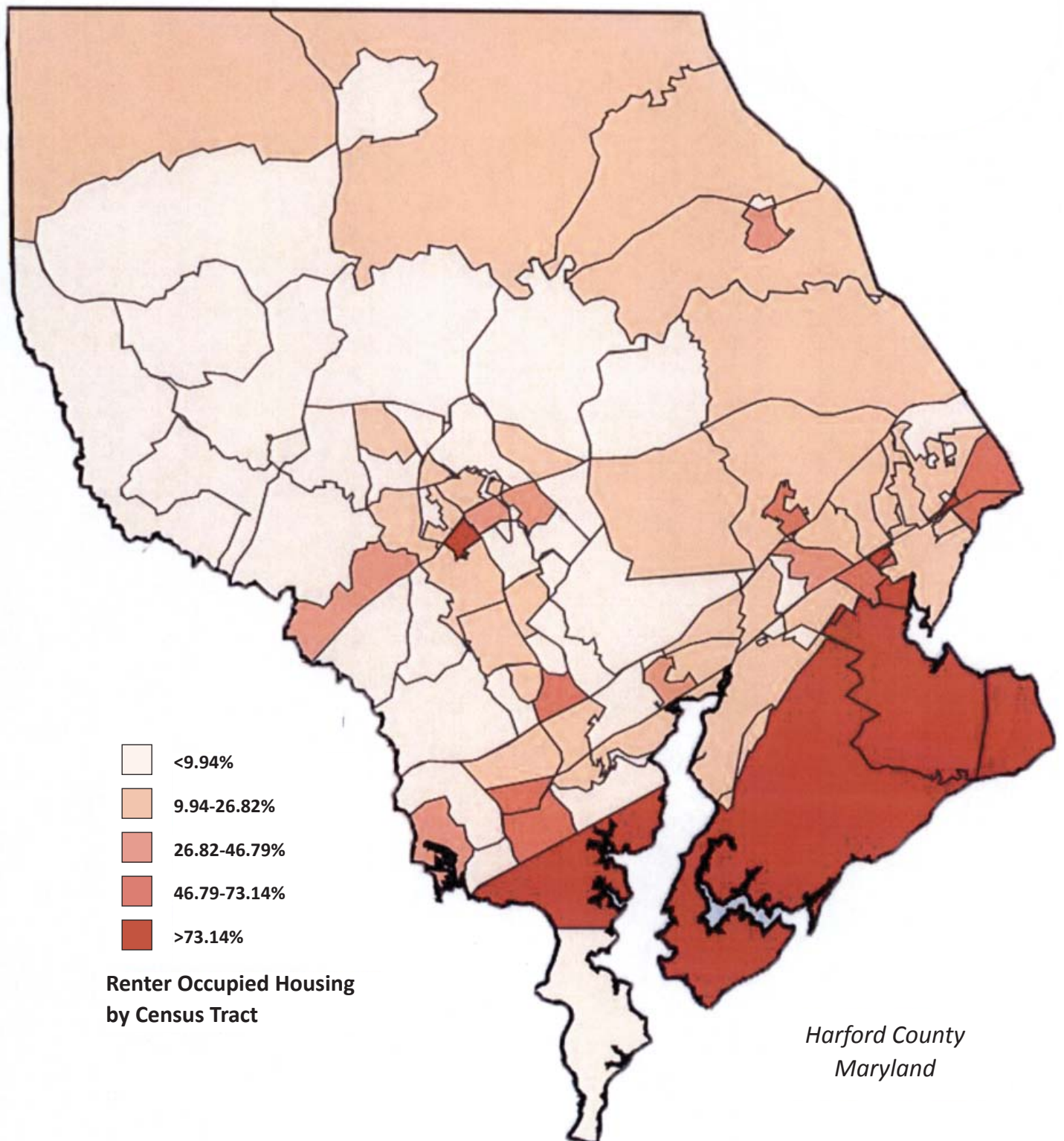
MAP 2



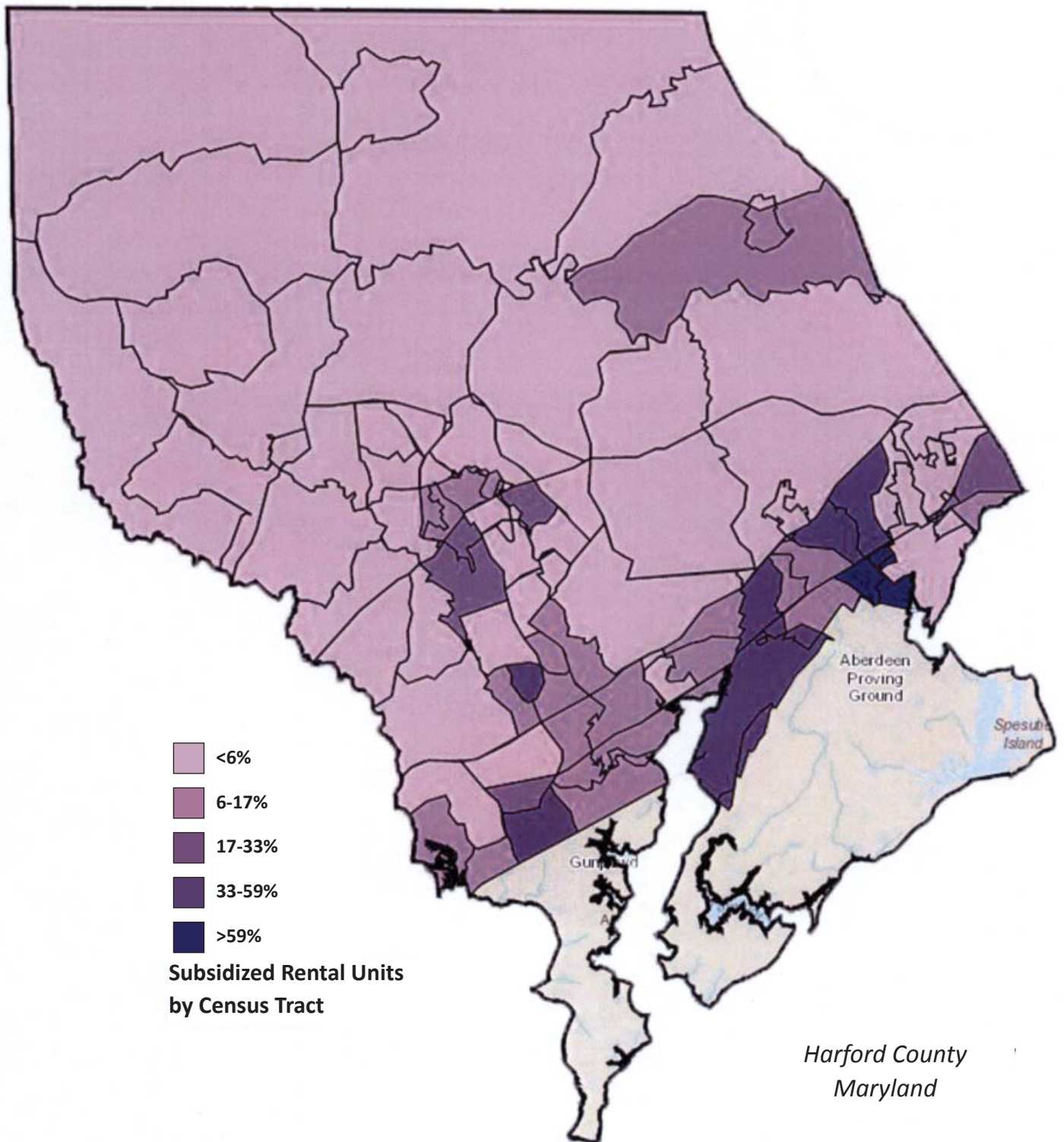
MAP 3

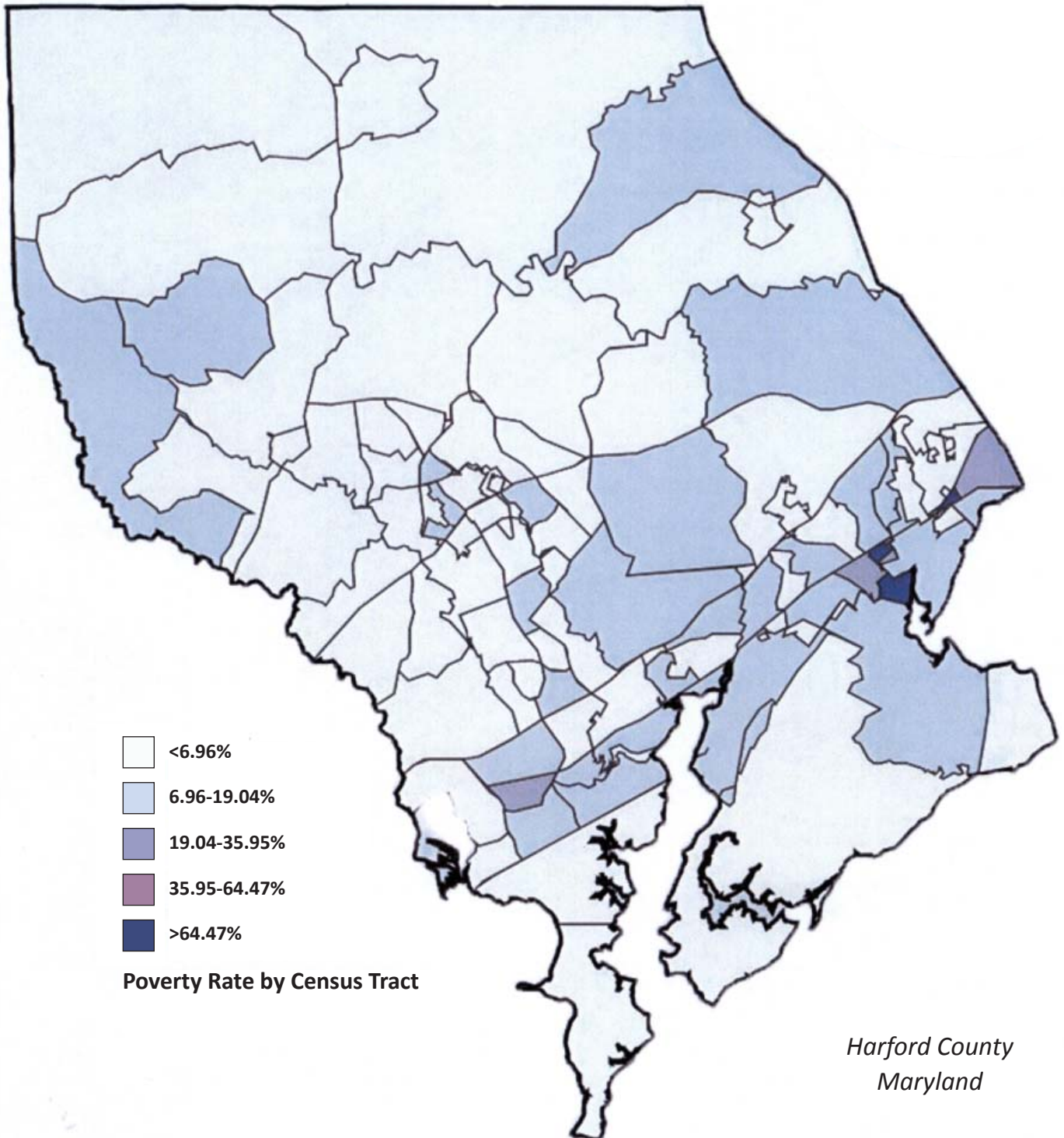


MAP 4



MAP 5





PROCESS

PR-05 Lead & Responsible Agencies

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Table 1 – Responsible Agencies		
Agency Role	Name	Department/Agency
Lead Agency	HARFORD COUNTY	
CDBG Administrator	HARFORD COUNTY	Harford County Housing and Community Development
HOPWA Administrator		
HOME Administrator	HARFORD COUNTY	Harford County Housing and Community Development
HOPWA-C Administrator		

Narrative

Harford County Department of Housing and Community Development (HCHCD) is the lead agency responsible for the preparation of the Consolidated Plan. In early 2015, the Community Development Division (formerly under the Harford County Department of Community Services) joined the Harford County Housing Agency to form the Harford County Department of Housing and Community Development. By merging the two departments, information regarding the housing and community development needs of the County became much more streamlined. The Department is responsible for the administration of the following federally funded programs: Community Development Block Grant (CDBG), Home Investment Partnership Program (HOME), the Housing Choice Voucher Program (HCV), and the Continuum of Care (CoC) programs. HCHCD also administers Emergency Solutions Grant (ESG) funds received through the Maryland Department of Housing and Community Development. In addition, the Department administers State and locally funded programs that address the housing and homeless prevention needs within our community. Almost all of the activities that are funded through the Department are subcontracted to local non-profits. The Community Development staff is tasked with providing technical support for all the agencies that receive funding, including contracting, monitoring and oversight of those sub recipients.

Consolidated Plan Public Contact Information

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PR-10 Consultation

Introduction

Harford County prepared its FY2018-FY2020 (FFY2017 – FFY2019) Consolidated Plan in accordance with 24 CFR Part 91 and the Harford County Citizen Participation Plan. Harford County collaborated with service providers, local non-profits, government agencies and other individuals, business and organizations in and around the County. An on-line Community Needs Assessment survey was created for stakeholders and residents to complete which helped to identify priority funding areas. Community Development staff attended community advisory board meetings and gave presentations on Harford County demographics and solicited comments while encouraging residents to complete the on-line needs assessment. The Community Development staff analyzed all the data and public comments and developed the needs assessment and market analysis that led to the creation of the strategic plan. The action plan sets forth the priority funding areas that will help Harford County achieve the goals outlined in the strategic plan. Applications were solicited from local organizations to carry out the objectives outlined in the strategic plan, resulting in a document that provides strategic, measurable, achievable, relevant and timely goals and strategies to help guide the County's community development needs over the next three years.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies.

The Harford County Department of Housing and Community Development acts as the single point of contact to coordinate efforts between public and assisted housing providers, as well as private and governmental health, mental health, and other social service agencies. The Harford Roundtable, under the direction of the Department of Housing and Community Development staff, serves as the governing body of the Continuum of Care. Members of this group include PHAs, affordable housing providers, hospitals, mental health providers, the detention center, the school system,

entitlement and benefit agencies, legal aid, the health department, substance use providers, VA providers, and the various organizations providing housing and prevention programs. This group meets quarterly as a whole body to network and confer regarding the programs and assistance administered amongst this shared population of clients.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The Harford County Continuum of Care is governed by the Harford Roundtable. The Harford Roundtable has implemented coordinated access and assessment for all households experiencing a housing crisis or homelessness. The single point of coordinated entry takes place daily at the Harford Community Action Agency. Individuals and families experiencing homelessness are assessed for diversion, prevention, and placement. Households with the highest vulnerability and longest periods of homelessness are prioritized for housing placement according to the prioritization schedule adopted by the CoC. Chronically homeless individuals and families, families with children, veterans, and unaccompanied youth receive the highest prioritization.

Diversion and prevention tools are utilized in serving households who are at risk of homelessness. Funds received from the state Bureau of Homeless Services are available to assist in preventing eviction, and assisting with utilities and security deposits. Programs like the Service Linked Housing Program provide case management to help low-income households remain stable. These services can include budgeting, job training, education and linkages to other resources and needs for things like healthcare and substance use support. The Housing Counselor & Aftercare Program assists homeless families and individuals in imminent danger of a housing crisis in obtaining and maintaining permanent housing.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

Harford County does not receive ESG funds directly. The Harford County Department of Housing and Community Development does receive pass through ESG funding from the Maryland Department of Housing and Community Development. The Harford County Continuum of Care, under the direction of the Department of Housing and Community Development, oversees the allocation of funding, develops performance standards, and evaluates outcomes as well as develops funding policies and procedures for the administration of HMIS.

All recipients of ESG funding are required to enter data into HMIS. Based on federal and state benchmarks, performance standards are developed and outcomes are evaluated by the Harford Roundtable Steering Committee. These outcomes directly affect the development of policies and procedures and aid in prioritizing funding dollars available through ESG, CoC, and state funded programs.

Table 2 – Agencies, groups, organizations who participated		
1	Agency/Group/Organization	Harford County Housing Agency
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Needs - Veterans HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Harford County Housing Agency was consulted to determine the County's affordable housing needs. The housing agency recently merged with the community development division allowing for increased coordination between the departments.
2	Agency/Group/Organization	Harford Community Action Agency, Inc.
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Harford Community Action Agency was consulted to assess the County's homeless population. Harford Community Action Agency serves as the Centralized Intake for all homeless services and works very closely with the Harford Roundtable and the Community Development division.
3	Agency/Group/Organization	Harford County Department of Community Services
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Other government - County
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Harford County met with the Department of Community Services to assess the needs of youth and elderly. Community Development established new connections with department staff ensuring improved coordination including the creation of the Multi-D team to ensure even greater streamlining of services for fragile populations.
4	Agency/Group/Organization	HARFORD COUNTY DEPARTMENT OF SOCIAL SERVICES
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities Other government - State
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Harford County met with the Department of Social Services to assess the needs of youth, foster children, and young adults aging out of foster care. Community Development and DSS are working on joint ventures to serve this vulnerable population.
5	Agency/Group/Organization	HABITAT FOR HUMANITY SUSQUEHANNA
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Harford County met with Habitat for Humanity Susquehanna, Inc. to assess affordable housing. Community Development and Habitat continue to work together to build new affordable housing and administer a ramp and repair program - Habitat is currently the only CHDO in our jurisdiction.
6	Agency/Group/Organization	Harford Family House, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Harford Family House (HFH) provides an essential network of programs and supportive services focused on serving intact homeless families with dependent children. This organization offers emergency, transitional, and permanent supportive housing. HFH is the only provider within the CoC that can keep a family intact if there is a father present. HFH staff is a regular participant in the Harford Roundtable.
7	Agency/Group/Organization	Associated Catholic Charities, Inc.
	Agency/Group/Organization Type	Housing Services-Children Services-Victims of Domestic Violence Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Associated Catholic Charities' Anna's House Program operates a transitional housing program for women with dependent children, permanent supportive housing for homeless women with dependent children and; new this year, will open an emergency family shelter. The program focuses on life skills- including parenting skills and job readiness. Clients are also assisted with connection to mainstream services, medical/mental health and addiction services, transportation services and housing placement assistance. The Anna's House staff are regular participants in the Harford Roundtable.
8	Agency/Group/Organization	Faith Communities and Civic Agencies United, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Veterans Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Faith Communities and Civic Agencies United, Inc. (FCCAUI) provides outreach, emergency shelter, transitional housing, case management, access to health care and supportive services to reduce the incidence of homelessness by assisting homeless adults to move to self-sufficiency and permanent housing. The target populations are individuals who have been living on the streets, discharged from prison, released from hospitals, exiting a substance abuse treatment program or evicted from housing with nowhere to go. The FCCAU staff are regular participants in the Harford Roundtable.
9	Agency/Group/Organization	The Sexual Assault/Spouse Abuse Resource Center, Inc.
	Agency/Group/Organization Type	Housing Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Sexual Assault/Spouse Abuse Resource Center, Inc.(SARC) provides a 28 bed residential domestic violence shelter. SARC provides free crisis intervention, counseling, legal advocacy and representation, and case management services. Safehouse staff provide assistance with transportation and life skills training. Services provided by the Safehouse include the following: emergency shelter, crisis de-escalation, case management, safety planning, advocacy, referrals, hospital accompaniment, group support, self-care seminars, emergency financial and food assistance, and limited transportation support. SARC is a regular participant in the Harford Roundtable.
10	Agency/Group/Organization	Homecoming Project, Inc.
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Homecoming Project provides women with a comprehensive, family-oriented program of recovery from homelessness and substance abuse in a supportive residential environment. The Client Treatment Program, a comprehensive set of services provided to all clients by the Homecoming staff and volunteers, is the heart of Homecoming's services. Homecoming Project, Inc. provides emergency shelter to approximately 18 women annually. The Homecoming staff are regular participants in the Harford Roundtable.
11	Agency/Group/Organization	The Arc Northern Chesapeake Region
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Arc Northern Chesapeake Region is a direct service agency serving people with intellectual and developmental disabilities living in Harford County. The Arc provides consultation services on behalf of clients, particularly in dealing with those receiving housing choice vouchers or living in permanent supportive housing. The Arc staff members are regular participants in the Harford Roundtable.
12	Agency/Group/Organization	Harford County Sheriff's Office
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Harford County Sheriff's Office is a progressive Maryland Law Enforcement agency, providing professional police, courts and correctional services to the citizens of Harford County. Law enforcement responsibilities within the Sheriff's Office mirror that of most other police agencies throughout the nation. In Harford County, the sheriff's office has retained the responsibility of being the primary law enforcement agency in the county. Our local law enforcement officers often deal with the homeless population and must be experts in mental health and crisis intervention in order to make appropriate judgement calls in dealing with community issues. A civilian staff member from the Sheriff's Office participates regularly in the Harford Roundtable.

13	Agency/Group/Organization	United Way of Central Maryland
	Agency/Group/Organization Type	Civic Leaders Foundation
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The United Way of Central Maryland (UWCM) collaborates with nonprofits, businesses, government, advocates and individuals to bring meaningful and measurable change to communities by investing in programs that advance health, financial stability and education - the building blocks of a high quality life. The UWCM's 211 call system was instrumental during our freezing weather plan. The 211 call center provided support during times when the centralized intake provider was not available. UWCM staff are active participants in the Harford Roundtable. United Way also assumed responsibility for administering several of our CoC funded permanent supportive housing projects.
14	Agency/Group/Organization	Harford County Health Department
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-homeless Services-Health Health Agency Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Homelessness Strategy Homeless Needs - Chronically homeless HOPWA Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The mission of the Harford County Health Department is to protect and promote the health, safety and the environment of the citizens of Harford County through community assessment, education, collaboration and assurance of services. Harford County Health Department staff are regular participants at the Harford Roundtable.

15	Agency/Group/Organization	HEALTHCARE FOR THE HOMELESS
	Agency/Group/Organization Type	Services-homeless Services-Health Health Agency Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless HOPWA Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Health Care for the Homeless (HCH) was established in Baltimore in 1985 and is a recognized model for delivery of care to underserved populations. HCH integrates direct services and advocacy. In 2008 HCH expanded into Harford County. Since then HCH has provided Harford County homeless access to medical care, mental health services, access to addiction treatment, HIV services, outreach, access to housing, social services and case management to facilitate the movement out of homelessness. HCH staff are regular participants at the Roundtable meetings.
16	Agency/Group/Organization	Maryland Department of Health and Mental Hygiene
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities Services-homeless Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Maryland Department of Health and Mental Hygiene (DHMH) oversees the Mental Hygiene Association who partners with Harford County in administering the 21 units of Shelter Plus Care in our community. The Shelter Plus Care Program provides rental assistance for hard-to-serve homeless persons with disabilities in connection with supportive services funded from sources outside the program. DHMH staff regularly participates in the Harford Roundtable.
17	Agency/Group/Organization	The Office on Mental Health - Core Service Agency of Harford County
	Agency/Group/Organization Type	Services-Health Health Agency

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Office on Mental Health - Core Service Agency of Harford County develops and monitors the public mental health services in Harford County. The Office receives funding from the State Mental Hygiene Administration and Harford County Government to develop a full array of mental health services. These services include: homeless/jail case management, crisis/disaster response, police-crisis teams/partnership, judicial-based case management, juvenile justice diversion, respite, school-based mental health, supported employment, and teen diversion. Office of Mental Health participates in the Harford Roundtable.
18	Agency/Group/Organization	Mason-Dixon Community Services
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mason-Dixon Community Services (MDCS) provides human services to individuals and families in crisis living in Northern Harford County. MDCS provides a full array of services intended to addresses poverty related issues faced by the households served. MDCS staff are active participants in the Harford Roundtable.
19	Agency/Group/Organization	Family and Children's Services of Central Maryland, Inc.
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Health Child Welfare Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children Non-Homeless Special Needs Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Family & Children Services provides services to help children, adults and families cope and heal from traumatic psychological, physical and emotional experiences. They also advocate against violence and abuse that threatens emotional, physical and cognitive health. Family & Children Services' staff regularly participates in the Harford Roundtable.
20	Agency/Group/Organization	Upper Chesapeake Health Systems
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Upper Chesapeake Health Systems is dedicated to maintaining and improving the health of the people in the community through an integrated health delivery system that provides high quality healthcare to all. UCHS staff are active participants in the Harford Roundtable.
21	Agency/Group/Organization	Harford County Office on Aging
	Agency/Group/Organization Type	Services-Elderly Persons Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Harford County Office on Aging, a department of the local government, and its Senior Centers serve residents ages 60 and older, their families and caregivers through a variety of programs, activities, services and information. These services support Harford County senior citizens in their efforts to remain healthy, active and independent members of the community and ensure the highest quality of life for both active and health-impaired seniors. Office on Aging staff are regular participants at the Harford Roundtable.
22	Agency/Group/Organization	Upper Bay Counseling Services
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Upper Bay Counseling Services is an active member of the Harford Roundtable. The organization recently assumed responsibility for several of our permanent supportive housing projects that were not renewed by another provider. Upper Bay provides essential mental health services in our community and staff play key roles in our Continuum of Care.
23	Agency/Group/Organization	Havre de Grace Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Children Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Havre de Grace Housing Authority operates the only public housing authority in our County. HCHCD staff meet regularly with the Housing Authority to identify needs and coordinate services of residents. The Housing Authority recently applied for CHDO certification and HCHCD staff is working with the Agency to develop capacity for future projects.
24	Agency/Group/Organization	Harford County Public Schools
	Agency/Group/Organization Type	Services-Children Services-Education Other government - County
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Harford County Public Schools staff are active Roundtable participants. HCHCD staff meet regularly with pupil personnel workers to identify at-risk households and to develop strategies to assist homeless families.

Identify any Agency Types not consulted and provide rationale for not consulting.

Harford County Housing and Community Development consulted with any and all agencies identified by this agency as playing a key role in the planning process or having expressed an interest in assisting in the process. No agencies were knowingly excluded from the planning process.

Table 3: Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Harford Roundtable	Goals are consistent.
Harford Next	Harford County, Maryland	Goals are consistent
Baltimore Regional Housing Plan	Baltimore Metropolitan Council	Goals are consistent
AI	Baltimore Metropolitan Council	Goals are consistent

Cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan

Harford County, Maryland is an entitlement community, receiving CDBG and HOME funding directly from HUD. Harford County has three incorporated municipalities: Aberdeen, Bel Air, and Havre de Grace. The Department of Housing and Community Development works very closely with the three municipalities to coordinate public services and to develop funding priorities.

Harford County, Maryland is also a member of the Baltimore Metropolitan Council (BMC). BMC coordinates regional policies on behalf of Baltimore City and the surrounding five counties. Harford County staff participates monthly in the Baltimore Regional Fair Housing Group and the Opportunity Collaborative, a regional coalition of housing agencies. Many of the policies developed by the collaborative were incorporated into the planning process, particularly with respect to regional planning efforts and assessments of furthering fair housing.

Harford County, Maryland also works very closely with the Maryland Department of Housing and Community Development (DHCD). Harford County receives pass thru funding from DHCD for neighborhood revitalization and ESG funding and routinely consults with them to identify priority funding areas and areas of opportunity. Harford County, Maryland also works closely with the Maryland Department of Human Resources (DHR) administering Emergency Transitional Housing (ETHS), Homeless Prevention Programs (HPP), Service Linked Housing (SLP), Housing Counseling After Care (HCAP), and Homeless Women Crisis Shelter (HWSCH) funding.

Narrative

Harford County Housing and Community Development sought extensive input from community stakeholders, low-moderate income persons, nonprofit and for profit providers, government agencies, commissions, task forces, and concerned citizens. Members of these groups, recipients of their services, and Harford County citizens had the opportunity to provide input in the following forums: Harford Roundtable meetings, needs assessment hearings, planning groups, and public hearings. Beginning in the fall of 2016, the Harford County Housing and Community Development (HCHCD) staff began meeting with local providers, government entities, and organizations that serve low-moderate income individuals to discuss the consolidated planning process. During the next several months, HCHCD gave five public presentations:

- January 17, 2017 Harford Roundtable
- January 31, 2017 Harford County Community Development Review Board
- February 8, 2017 Jarrettsville/Norrisville Community Advisory Board
- March 6, 2017 Joppa Community Advisory Board
- March 9, 2017 Edgewood Community Advisory Board

The presentations gave an overview of Harford County, comparing economic, demographic, and geographic data and identifying needs and trends. After the presentations, attendees were encouraged to complete the on-line community needs assessment survey to help identify and prioritize needs, as well as assist in the development of possible strategies to address those needs.

During the Spring of 2017, HCHCD developed a draft version of the Consolidated Plan identifying goals and strategies based on the results of the public presentations, one-on-one meetings, and results of the community needs survey. After the required 30 day public comment period, the draft was revised and the final version prepared. The 2017-2019 Three Year Consolidated is the culmination of a nearly two year planning process that thoughtfully and strategically outlines how the federally funded Community Development dollars will be spent in Harford County.

PR-15 Citizen Participation

Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

HCHCD solicited citizen participation throughout the strategic planning process. Stakeholders were given multiple opportunities to attend public hearings and

provide feedback during the planning process as well as during the 30 day public comment period. Harford County made a concerted effort to solicit the input from minority populations and to reach those individuals and organizations not traditionally served. Community Development staff reached out to underrepresented communities and solicited feedback. Public comment sessions were held in areas of the County historically neglected, resulting in a plan that truly incorporates the needs and priorities of all our residents. This year we added the ability to complete an online survey and used social media to recruit as much participation as possible.

Upon completion of the 2017-2019 Consolidated Plan, HCHCD provided a thirty (30) day public review and comment period from April 15, 2017 through May 15, 2017. In addition to making the Consolidated Plan available in all public libraries and at the Harford County Housing and Community Development office, the following organizations were provided a copy of this document to review and provide comment:

City of Aberdeen – Planning and Community Development
 City of Havre de Grace – Community Development and Planning
 Town of Bel Air – Community Planning and Development
 Harford County Commission on Disabilities
 Harford County Office of Human Relations
 Harford County Office on Aging
 Havre de Grace Housing Authority
 Harford County Office on Mental Health/Core Service Agency
 Harford County Department of Social Services Advisor Group

Timely notices of all public comment hearings were placed in the local newspaper, The Aegis, and on the Harford County Government website, seeking attendance at the public hearings and/or welcoming written comments to be sent to the Department of Housing and Community Development.

Table 4 – Citizen Participation Outreach			
Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received
Internet Outreach	Non-targeted/broad community	340 responses were received electronically	
Public Hearing	Non-targeted/broad community	April 24, 2017 @ 3:00-4:00 p.m. Whiteford Library 2407 Whiteford Road Whiteford, Maryland 21160 Public Comment Session	No comments were received

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received
Public Hearing	Non-targeted/broad community	April 17, 2017 @ 2:00-3:00 p.m. Edgewood Library 629 Edgewood Road Edgewood, Maryland 21040 Public Comment Session	No comments were received
Public Meeting	Non-targeted/broad community City Council Meeting	April 24, 2017 @ 7:00 p.m. City of Aberdeen City Hall 60 North Parke Street Aberdeen, Maryland 21001 City Council meeting Public Presentation	No comments were received
Public Hearing	Non-targeted/broad community Town Board Members	May 1, 2017 @ 7:30 p.m. Town of Bel Air Town Hall 39 Hickory Avenue Bel Air, Maryland 21014 Public Comment Session	No comments were received
Public Hearing	Non-targeted/broad community City Council Meeting	May 1, 2017 @ 7:00 p.m. City of Havre de Grace City Hall 711 Pennington Avenue Havre de Grace, Maryland 21078 Public Comment Session and Presentation	No comments were received
Public Meeting	Homeless RoundTable Meeting	April 18, 2017 @1:00 p.m. Harford County RoundTable Aberdeen City County Council Chambers 60 North Parke Street Aberdeen, Maryland 21001 Public Comment Session and Presentation	No comments were received
Public Hearing	Non-targeted/broad community	April 17, 2017 @ 11:00 a.m. Harford County Housing & Community Development Office 15 South Main Street Bel Air, Maryland 21014 Public Comment Session	No comments were received
Newspaper Ad	Non-targeted/broad community	April 7, 2017 - Public Notice in local newspaper, The Aegis, inviting comments on both the County's needs to be addressed in the FY2018-FY2020 Consolidated Plan.	No comments were received
Public Meeting	Homeless RoundTable Meeting	Tuesday January 17, 2017, 1:00 p.m. Harford County Roundtable, held at the Mountain Christian Church. 50 attendees.	No comments were received

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received
Public Meeting	Non-targeted/broad community	January 31, 2017, 1:00 p.m. Harford County Community Development Review Board held at the Harford County Public Library; Bel Air Branch. 30 attendees.	No comments were received
Public Meeting	Non-targeted/broad community	February 8, 2017, 6:30 P.M. Jarrettsville Community Advisory Board, held at the Harford County Public Library; Jarrettsville Branch. 30 attendees.	No comments were received
Public Meeting	Non-targeted/broad community	March 6, 2017, 7:00 P.M. Joppa Community Advisory Board, held at the Harford County Sheriffs Office Southern Precinct Community Room. 45 attendees.	Community members would like to see presentations at Senior Centers in the future. Overall, the attendees were very receptive to the information provided.
Public Meeting	Non-targeted/broad community	March 9, 2017, 7:00 P.M. Edgewood Community Advisory Board, held at the Harford County Sheriff's Office Southern Precinct Community Room.	The community members thanked Mr. Behles presentation to the residents of Edgewood; the metrics were very interesting and informative. The presentation primarily focused on Harford County as a whole (great information) however, they very interested in drilling down to the specifics for the Edgewood Community-if possible.

NEEDS ASSESSMENT

NA-05 Overview

Harford County Housing and Community Development staff completed a thorough analysis of the housing and community development needs of low-moderate income individuals living in Harford County. In order to accomplish this analysis, the staff examined the most current demographic data available. Using the Comprehensive Housing Affordable Strategy (CHAS) data provided by HUD, Harford County was able to identify affordable housing and community development needs.

HCHCD also solicited data from the Harford Roundtable. The Harford Roundtable is the lead agency for the Harford County Continuum of Care. Community Development staff works in tandem with the Roundtable and additional data, particularly with respect to the needs of the homeless and those at-risk for homelessness, came directly from the Harford Roundtable supplemented by one-on-one interviews with service providers, government entities, housing providers, and regional and state agencies.

Overall, Harford County's most vulnerable populations continue to struggle and many of our lowest earning households remain housing cost burdened. Harford County will continue to make affordable housing a community development priority and continue to support our community partners who assist those at risk households. NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The most significant housing need identified through our analysis was the large number of low and extremely low minority households that are cost burdened (paying more than 30% of income towards housing) or severely cost burdened (paying more than 50% of income towards housing). This can be attributed to the lack of affordable housing available within the County.

Although the median household income has increased significantly over the past twelve years, from \$57,234 in 2000 to \$80,441 in 2012 (an increase of 41%), housing costs have continued to increase at an even greater rate making it difficult for low and low-moderate income households achieve housing stability. Moreover, the number of Harford County households living at or below poverty has increased from 4% in 2010 to 6% in 2015. Even more alarming, is the dramatic increase in the percentage of female heads of households with children under 5 living in poverty increasing from 34% to nearly 50% of all households living in poverty, indicating a need for affordable housing, particularly for households with young children.

The data presents a challenging picture for Harford County's lower earning households. The income gap is widening and; for households earning less than 80 percent of the AMI, it is likely that they will be housing cost burdened.

Below is a map of the population density per census tract in Harford County. The northern part of the County is more rural, as evidenced by much larger geographic areas included in single Census Tracts, whereas in the development envelope Census Tracts are much smaller geographically.

*Data Source:
2000 Census (Base
Year), 2008-2012 ACS
(Most Recent Year)*

Table 5 - Housing Needs Assessment Demographics

Demographics	Base Year: 2000	Most Recent Year: 2012	% Change
Population	218,590	245,396	12%
Households	83,146	90,080	8%
Median Income	\$57,234.00	\$80,441.00	41%

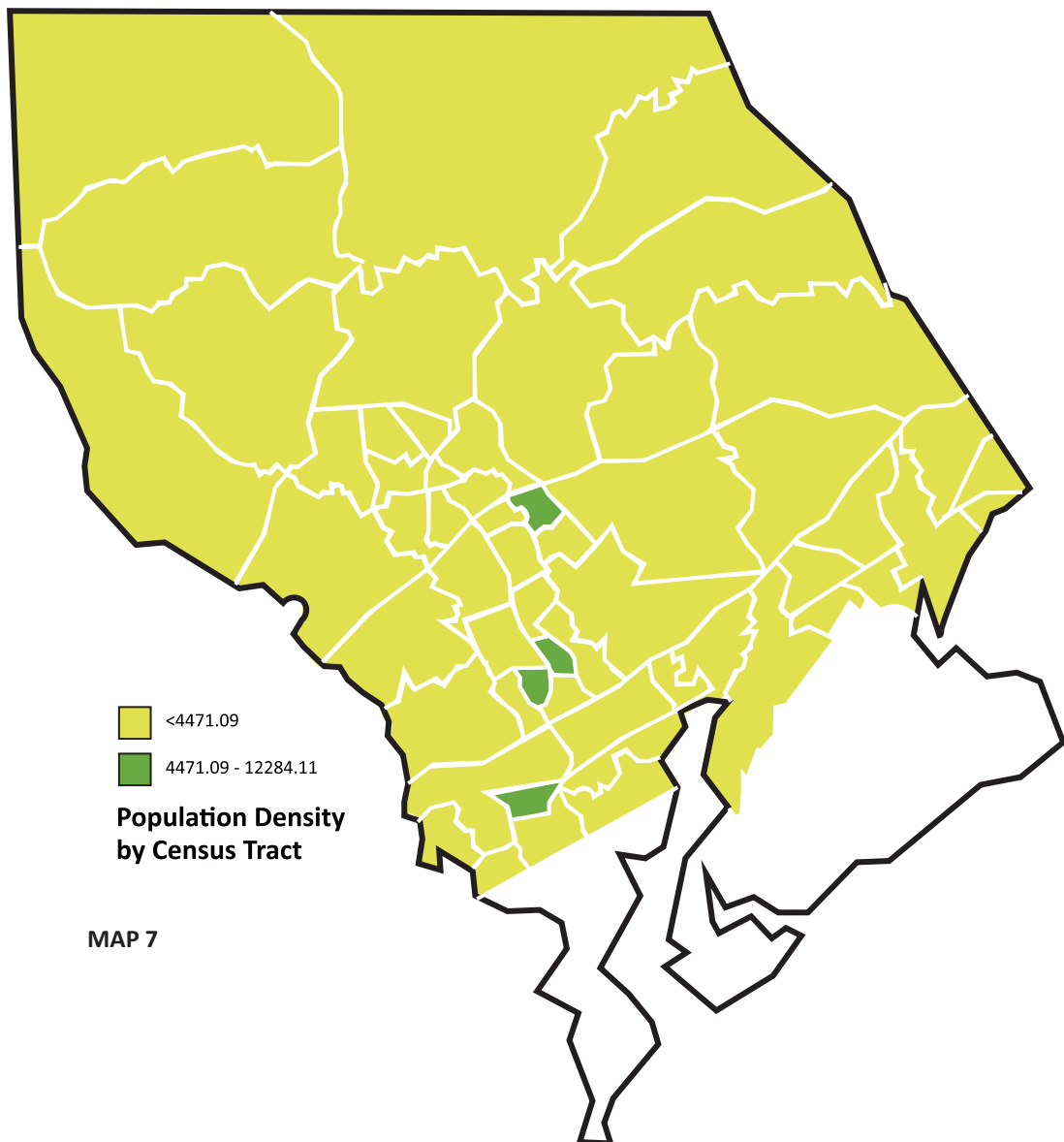


Table 6 - Total Households Table					
	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	8,800	2,964	1,753	640	52,940
Small Family Households *	2,860	2,604	4,490	3,929	31,700
Large Family Households *	740	479	1,020	1,110	5,168
Household contains at least one person 62-74 years of age	1,718	1,833	2,648	1,744	8,988
Household contains at least one person age 75 or older	1,839	2,154	1,545	910	2,829
Households with one or more children 6 years old or younger *	1,859	1,211	2,081	1,474	6,806

Data Source:
2008-2012 CHAS

* the highest income category for these family types is >80% HAMFI

Housing Needs Summary Tables

Table 7 – Housing Problems (Households with one of the listed needs)										
	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	44	15	15	0	74	44	0	30	25	99
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	25	80	45	0	150	0	0	15	10	25
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	150	35	65	0	250	10	10	59	0	79
Housing cost burden greater than 50% of income (and none of the above problems)	2,670	924	203	0	3,797	2,965	2,049	1,503	640	7,157
Housing cost burden greater than 30% of income (and none of the above problems)	690	1,194	1,213	339	3,436	740	1,149	2,534	1,999	6,422
Zero/negative Income (and none of the above problems)	279	0	0	0	279	286	0	0	0	286

Data Source:
2008-2012 CHAS

Table 8 – Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,880	1,054	328	0	4,262	3,005	2,880	1,613	675	8,173
Having none of four housing problems	1,385	1,775	2,954	2,145	8,259	960	3,335	6,250	6,140	16,685
Household has negative income, but none of the other housing problems	279	0	0	0	279	286	0	0	0	286

Data Source:
2008-2012 CHAS

Table 9 – Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,530	1,084	764	3,378	949	914	1,909	3,772
Large Related	449	130	40	619	259	279	519	1,057
Elderly	828	500	163	1,491	1,892	1,530	916	4,338
Other	734	488	462	1,684	639	470	773	1,882
Total need by income	3,541	2,202	1,429	7,172	3,739	3,193	4,117	11,049

Data Source:
2008-2012 CHAS

Table 10 – Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,245	424	95	1,764	850	679	735	2,264
Large Related	404	30	0	434	0	259	200	459
Elderly	523	205	0	728	1,338	703	338	2,379
Other	684	255	108	1,047	555	400	278	1,233
Total need by income	2,856	914	203	3,973	2,743	2,041	1,551	6,335

Data Source:
2008-2012 CHAS

Table 11 – Crowding Information – 1.2 (More than one person per room)										
	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	175	115	85	0	375	10	10	74	10	104
Multiple, unrelated family households	0	0	0	0	0	0	0	0	0	0
Other, non-family households	0	0	25	0	25	0	0	0	0	0
Total need by income	175	115	110	0	400	10	10	74	10	104

Data Source:
2008-2012 CHAS

Describe the number and type of single person households in need of housing assistance.

The CHAS data does not specifically provide information on single person households. However, the CHAS data provided for “elderly” shows that there is a much greater likelihood of senior households (which we can assume include single senior citizens living alone) to be cost-burdened compared to larger size households.

Harford County also has 1,491 elderly renters and 916 elderly homeowners that are cost burdened (paying more than 30% of their income for housing) and 728 elderly renters and 2,379 elderly homeowners that are severely cost burdened (paying more than 50% of their income for housing). Presumably, many of the elderly households are single person households on fixed incomes with no (or limited) earning potential indicating a need for affordable senior housing assistance programs.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

According to the Executive Director of Sexual Assault Spouse Abuse (SARC – Harford County’s only domestic violence provider), there are an estimated 500 families who are victims of domestic violence, dating violence, sexual assault and stalking in need of housing assistance. Of these, ninety-eight percent (98%) are female head of households.

Harford County Housing and Community Development currently has 985 households on the Housing Choice Voucher waitlist who have a least one disabled individual living in the household.

What are the most common housing problems?

The most common housing problem is lack of affordable housing. There are 11,165 renter households that are cost burdened or severely cost burdened and 15,920 owner households that are cost burdened or severely cost burdened. This represents more than thirty percent (30%) of all Harford County households, indicating a need for affordable housing assistance programs.

Are any populations/household types more affected than others by these problems?

Based on the CHAS data, extremely low-income (ELI) renters and homeowners are the most at risk households. Eighty seven percent (87%) of ELI homeowners are cost burdened and seventy five (75%) percent of ELI renters are cost burdened indicating a need for affordable housing and homeless prevention programs. Additionally, female head of households (particularly those households with children under five (5) years of age), are most likely to live in poverty.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Some characteristics of low and extremely low income individuals and families with children who are currently housed but are at imminent risk of becoming unsheltered include single earner households and households with one or more disabled individuals residing in the home. These households are severely cost burdened and need additional financial and in-kind support to meet monthly expense obligations. Moreover, the lack of available, affordable child care options coupled with inadequate public transportation systems; make finding and maintaining employment difficult for these households.

Harford County has a powerful network of service providers that offer financial and in-kind support to these vulnerable households. Unfortunately, the County lacks enough affordable housing to adequately meet the needs of this fragile population.

Harford County recently received rapid rehousing funds from the State of Maryland Department of Housing and Community Development through the Emergency Solutions Grant. The funds were sub-granted to two agencies to pilot rapid rehousing programs which will be evaluated after implementation for efficacy and to determine future funding.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Harford County, Maryland does not currently provide estimates of the at-risk populations. For CoC-funded activities, Harford County CoC defines its at-risk population as those households earning less than 30 percent of the AMI. According to the most recent CHAS data, Harford County has 8,800 households earning 30% or less than AMI, that would meet the definition of at-risk.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Some characteristics that have been linked with instability and an increased risk of homelessness are single earner households (particularly female head of households), households with one or more individuals with a disability, and households that are severely cost burdened (paying more than 50% of their income for housing). In addition, an unexpected crisis such as loss of income, a medical emergency, or loss of transportation can all have devastating consequences for low and extremely low income households.

Discussion

The data clearly shows that lack of affordable housing continues to be a significant barrier for many Harford County residents. Harford County plans to address some of its housing needs by assisting with the development of affordable rental units, preserving the stock of affordable rental units, providing rental assistance, providing housing rehab assistance, funding homeownership and counseling programs, and providing homeless prevention and shelter assistance for those experiencing homelessness and for those at-risk for homelessness.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

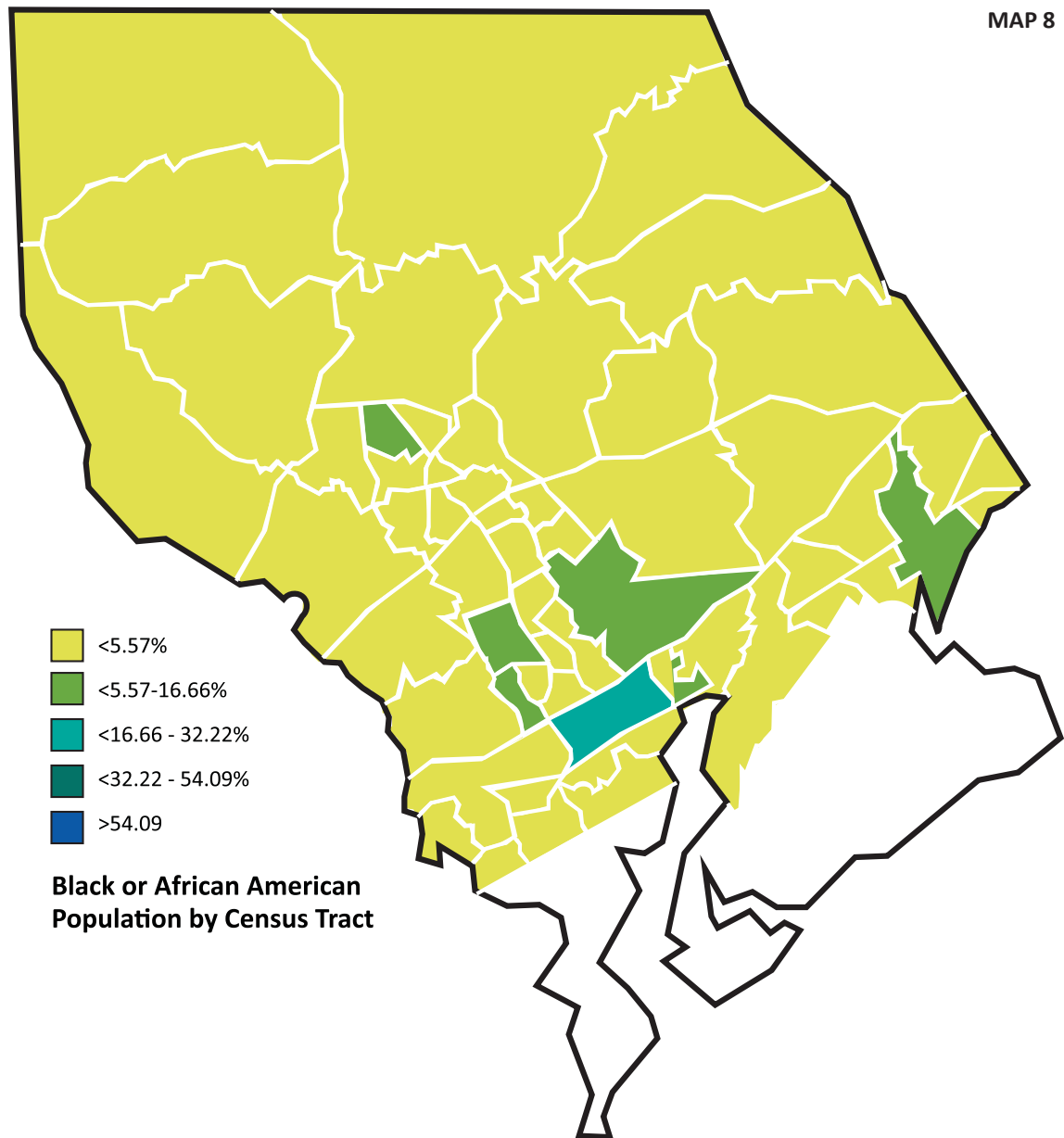
Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

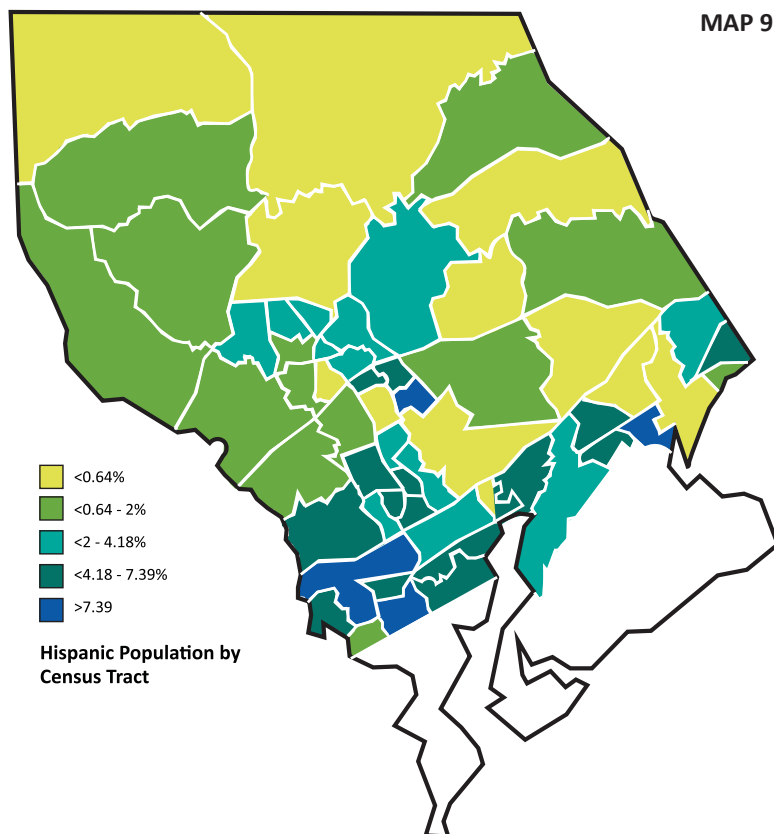
Harford County, although predominately white, has made some gradual changes in the last several years and is becoming slightly more diverse. In 2010, 83.0% of the population identified themselves as white compared to 77.6% in 2015. The Black/African American population has increased slightly from 11.9% to 12.9% and the

Asian population has increased from 1.9% to 2.8%. Perhaps the most significant racial population increase is the increase in our Hispanic population from 2.5% to 4.0%.

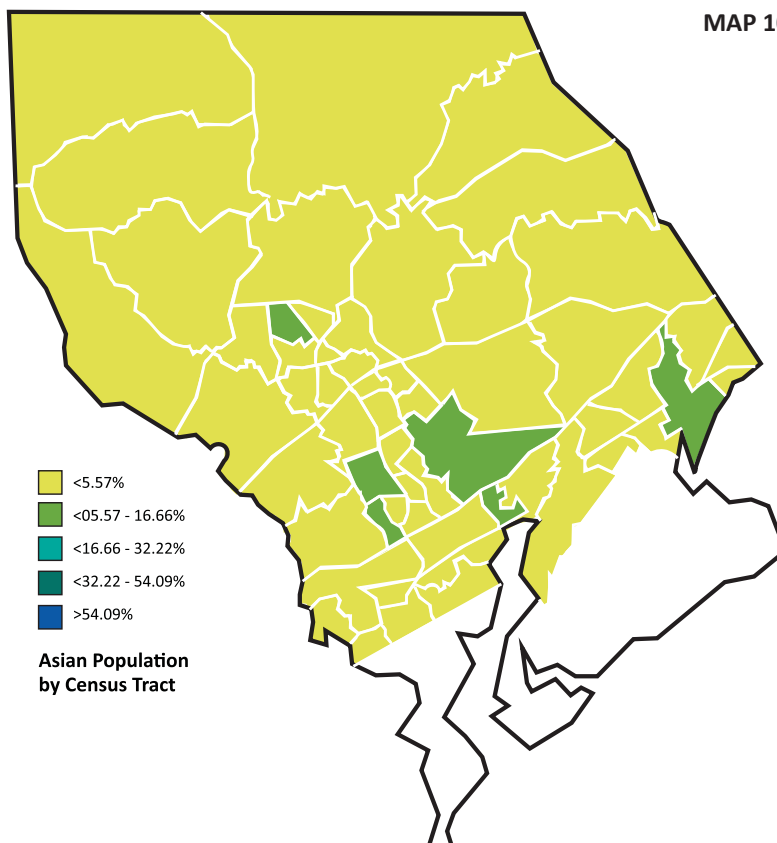
As evidenced by Maps# 8, 9 and 10 the majority of African Americans, Hispanics, and Asians reside along the Route 40 corridor.



MAP 9



MAP 10



Data Source:
2008-2012 CHAS

Table 13 - Disproportionally Greater Need 0 - 30% of Area Median Income			
Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,330	904	565
White	5,350	729	481
Black / African American	1,409	125	69
Asian	50	0	10
American Indian, Alaska Native	69	0	0
Pacific Islander	0	0	0
Hispanic	325	10	15

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Data Source:
2008-2012 CHAS

Table 14 - Disproportionally Greater Need 30 - 50% of Area Median Income			
Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,472	2,765	0
White	4,192	2,395	0
Black / African American	905	279	0
Asian	50	23	0
American Indian, Alaska Native	40	0	0
Pacific Islander	0	0	0
Hispanic	239	44	0

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Data Source:
2008-2012 CHAS

Table 15 - Disproportionally Greater Need 50 - 80% of Area Median Income			
Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,699	5,424	0
White	4,239	4,570	0
Black / African American	849	654	0
Asian	195	80	0
American Indian, Alaska Native	15	4	0
Pacific Islander	0	0	0
Hispanic	225	93	0

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Table 16 - Disproportionately Greater Need 80%-100% of Area Median Income			
Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/ negative income, but none of the other housing problems
Jurisdiction as a whole	3,009	5,955	0
White	2,353	4,755	0
Black / African American	470	544	0
Asian	59	65	0
American Indian, Alaska Native	0	25	0
Pacific Islander	0	0	0
Hispanic	84	455	0

Data Source:
2008-2012 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

NA-15 Disproportionately Greater Need: Housing Problems

Discussion

HUD requires jurisdictions evaluate disproportionately greater need among any racial or ethnic group. This occurs when a particular racial or ethnic group has housing problems at least ten percentage points higher than the percentage of persons in the category as a whole. Looking at the 2008-2012 CHAS data provided by HUD, Harford County has several ethnic groups disproportionately impacted by housing problems. A housing problem is defined as households that have one of the four housing problems: 1) lacks complete kitchen facilities, (2) lacks complete plumbing facilities, (3) more than one person per room and; (4) cost burden greater than 30%.

Looking at the total number of households (37,123) among all populations, 59% has one or more of the four housing issues that rise to level of housing problem. However, 67% of the overall Asian population has a housing problem. When we compare households by income and race, Hispanics in the extremely low, low and moderate income brackets, Blacks in the low income bracket and Asians in the moderate and middle income brackets all have a disproportionately greater need than the persons in the category as a whole.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

As stated previously, Harford County, although predominately white, has made some gradual changes in the last several years and is becoming slightly more diverse. In 2010, 83.0% of the population identified themselves as white compared to 77.6% in 2015. The Black/ African American population has increased slightly from 11.9% to 12.9% and the Asian population has increased from 1.9% to 2.8%. Perhaps the most significant increase is the increase in our Hispanic population from 2.5% to 4.0%.

Table 17 – Severe Housing Problems 0 - 30% of Area Median Income

severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/ negative income, but none of the other housing problems
Jurisdiction as a whole	5,885	2,345	565
White	4,320	1,765	481
Black / African American	1,109	440	69
Asian	50	0	10
American Indian, Alaska Native	69	0	0
Pacific Islander	0	0	0
Hispanic	295	40	15

Data Source:
2008-2012
CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Table 18 – Severe Housing Problems 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/ negative income, but none of the other housing problems
Jurisdiction as a whole	3,133	5,110	0
White	2,383	4,205	0
Black / African American	510	669	0
Asian	50	23	0
American Indian, Alaska Native	40	0	0
Pacific Islander	0	0	0
Hispanic	90	193	0

Data Source:
2008-2012 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Table 19 – Severe Housing Problems 50 - 80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/ negative income, but none of the other housing problems
Jurisdiction as a whole	1,941	9,204	0
White	1,426	7,395	0
Black / African American	279	1,219	0
Asian	115	160	0
American Indian, Alaska Native	0	19	0
Pacific Islander	0	0	0
Hispanic	85	233	0

Data Source:
2008-2012 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Table 20 – Severe Housing Problems 80 - 100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/ negative income, but none of the other housing problems
Jurisdiction as a whole	675	8,285	0
White	475	6,634	0
Black / African American	185	835	0
Asian	14	110	0
American Indian, Alaska Native	0	25	0
Pacific Islander	0	0	0
Hispanic	0	540	0

Data Source:
2008-2012 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

NA-20 Disproportionately Greater Need: Severe Housing Problems

Discussion

In order to further analyze Harford County's housing needs, a comparison of households that have a severe housing problem was completed. A severe housing need is defined as households (1) lacks complete kitchen facilities (2) lacks complete plumbing facilities (3) more than 1.5 persons per room or (4) cost burden over 50%. HUD requires jurisdictions evaluate disproportionately greater need among any racial or ethnic group. This occurs when a particular racial or ethnic group has severe housing problems at least ten percentage points higher than the percentage of persons in the category as a whole. HUD provided CHAS data on households that have one or more of the four housing problems cited above.

Looking at the total number of Harford County households (37,143) among all populations, 32% has one or more of the four housing problems that arise to the level of a severe housing problem. Upon examination of subpopulations, 43% of all Asian households have a severe housing problem, compared to the 32% overall. Moreover, in each of the four income brackets, Asian households have a disproportionately greater severe housing need. In addition, low, low-mod and moderate income Hispanics have a disproportionately greater severe housing need, as do low-income blacks.

NA 20 Disproportionately Greater Need: Severe Housing Problems – 91.05 (b)(2)										
Households	Total	%	White	%	Black	%	Asian	%	Hispanic	%
Ex. Low > 30%	8,795		6,556		1,618		60		350	
w/problem	5,885	67%	4,320	66%	1,109	69%	50	83%	295	84%
Low >50%	8,243		6,588		1,179		73		283	
w/problem	3,133	38%	2,383	36%	510	43%	50	68%	90	32%
Mod 50-80%	11,145		8,821		1,498		275		318	
w/problem	1,941	17%	1,426	16%	279	19%	115	42%	85	27%
Middle 80-100%	8,960		7,109		1,020		124		540	
w/problem	675	1%	475	>1%	185	18%	14	11%	0	0
Total HH	37,143		29,074		5,315		532		1,491	
w/problem	11,634	32%	8,604	30%	2,083	39%	229	43%	470	32%

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

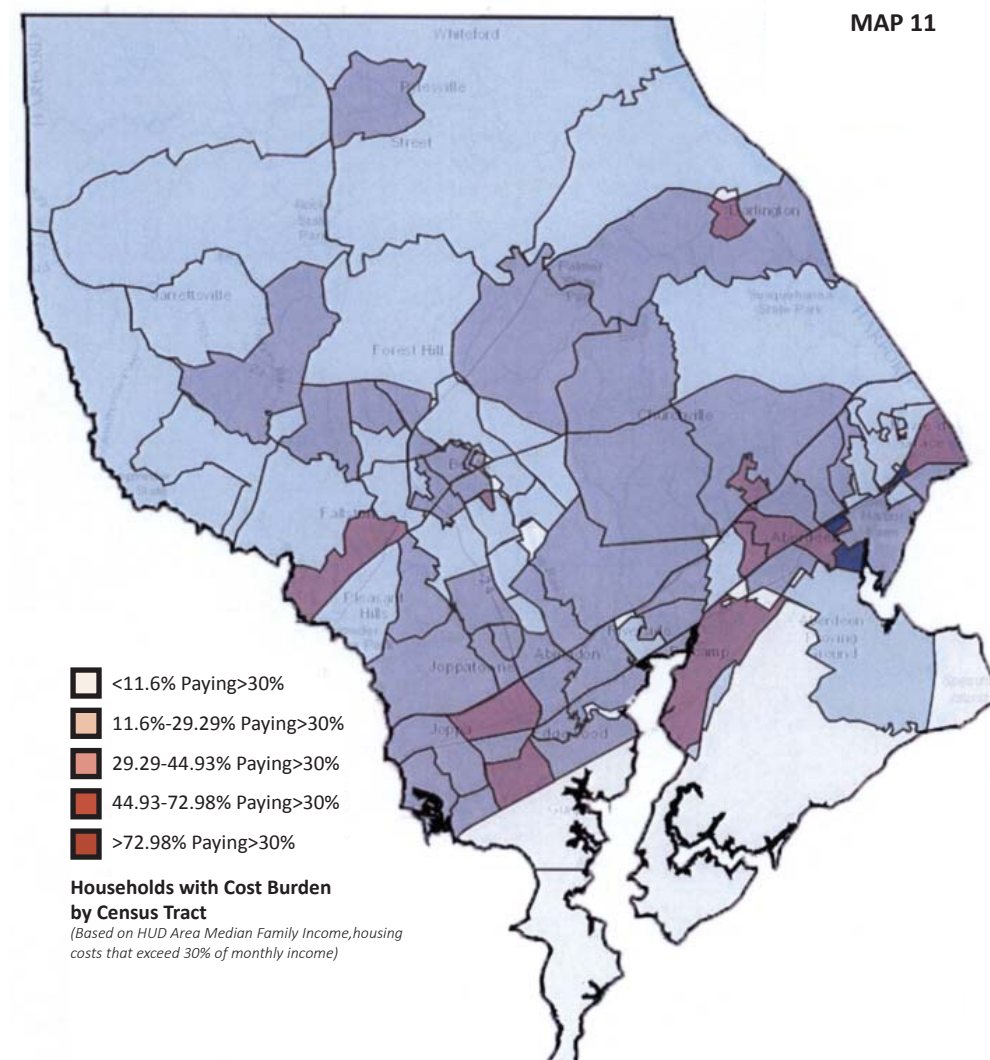
HUD requires jurisdictions evaluate disproportionately greater need among any racial or ethnic group. This occurs when a particular racial or ethnic group has housing problems at least ten percentage points higher than the percentage of persons in the category as a whole. Looking at the 2008-2012 CHAS data provided by HUD, Harford County had several racial or ethnic groups disproportionately impacted with housing cost burdens. A housing cost burden is defined as households that pay more than 30% of their income and severely cost burdened is defined as households that pay more than 50% of their income for housing.

Table 21 – Greater Need: Housing Cost Burdens Area Median Income

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	61,579	16,182	11,686	599
White	52,934	12,243	8,688	511
Black / African American	5,473	2,645	2,043	69
Asian	970	420	240	10
American Indian, Alaska Native	109	30	109	0
Pacific Islander	0	0	0	0
Hispanic	1,580	528	485	15

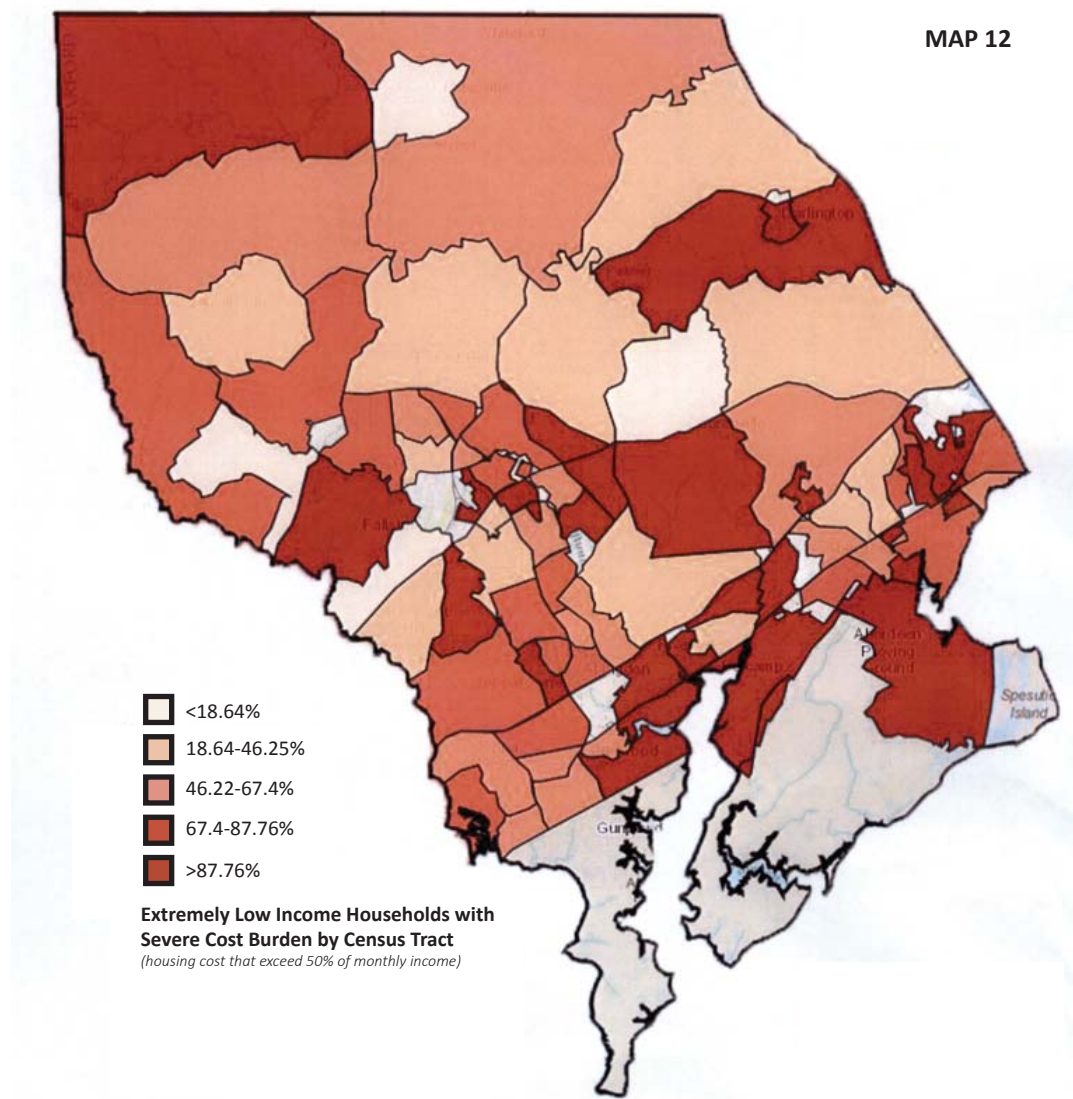
*Data Source:
2008-2012 CHAS*

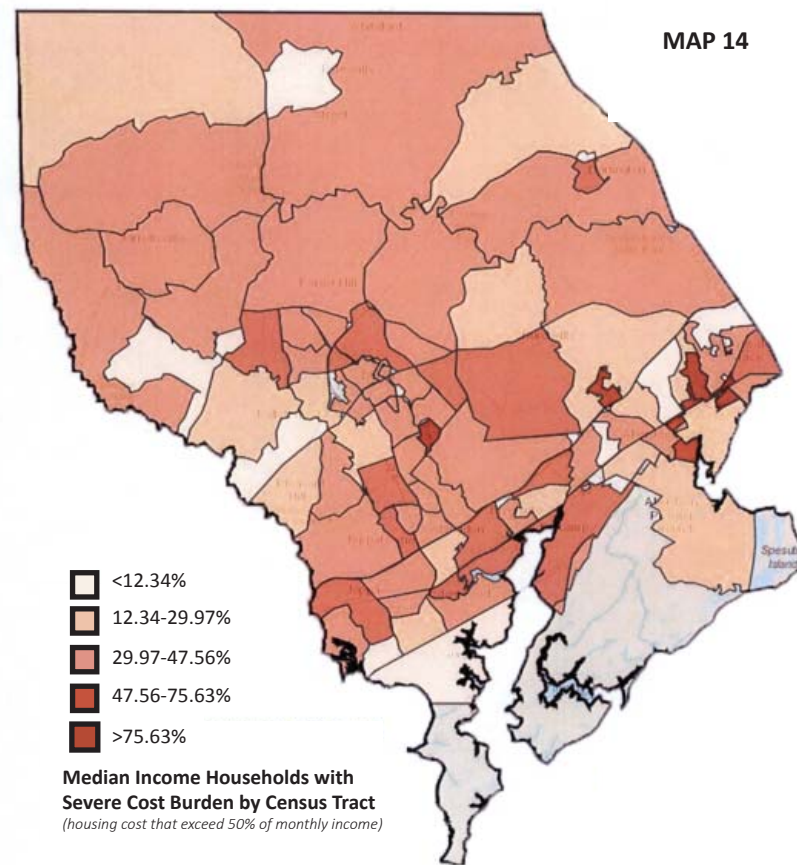
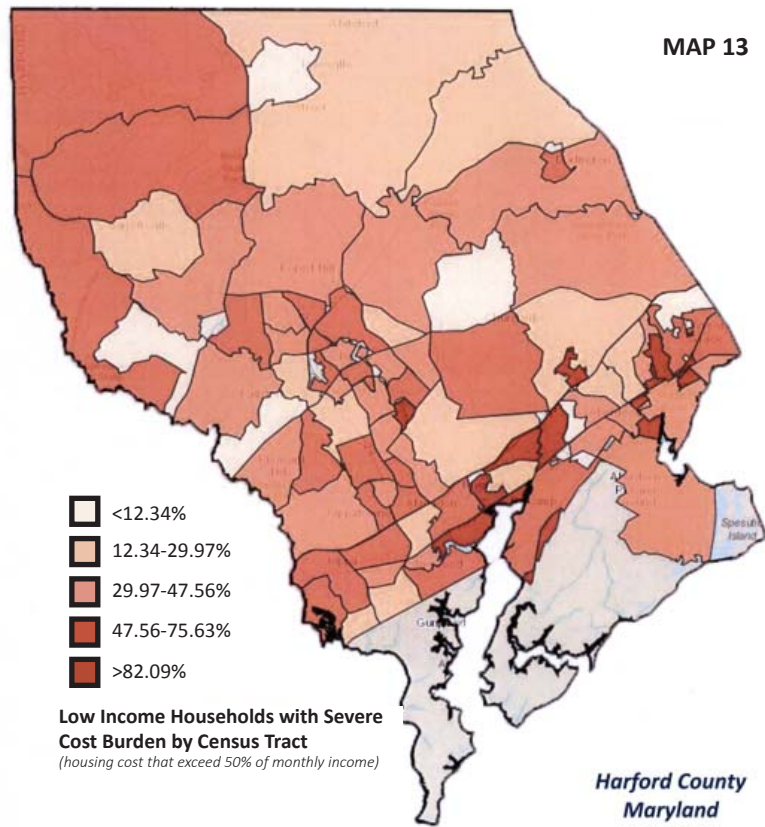
NA 25 Disproportionately Greater Need: Housing Cost Burdens



Discussion

Looking at the total number of households (89,447) among all populations, 18% are housing cost burdened and 13% are severely housing cost burdened. Twenty percent of Black/ African American households are severely cost burdened compared to only 12% of white households. According to the data, 44% of American Indian/Alaskan Native households are severely housing cost burdened (paying more than 50% of their income towards housing) which is a very substantial difference. However, that demographic represents less than 0.25% of the total population of the jurisdiction and can be considered a statistical anomaly. Harford County plans to address this disparity by increasing its marketing efforts of affordable housing programs to minority populations.





NA-30 Disproportionately Greater Need: Discussion – 91.205(b) (2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

As discussed previously, Asian and Hispanic households have a significantly disproportionately greater need than the general population for housing problems and severe housing problems among almost all income brackets. Black/ African American households had a modest disproportionate need in the low-income and middle income bracket. American Indian/ Alaska Native households had a very significant disproportionately greater need for housing cost burden (more than 30 percentage points higher than the entire population) which suggests the data may be incorrect or statistically insignificant because of the sample size.

If they have needs not identified above, what are those needs?

As shown on Maps# 9 and 10, the majority of Hispanic and Asian populations live along the Route 40 corridor. Unfortunately, we do not currently have data showing where American Indian and Alaska native households predominately reside. Harford County has identified the need for additional affordable housing; particularly among minority populations. Harford County will continue to market its affordable housing programs to minorities, with special emphasis on targeting Asian, Hispanic, and Black/ African American households.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Harford County saw a notable population increase for Asian and Hispanic residents during the last five years. As shown on Maps #9 and 10, the majority of our minority populations reside along the Route 40 corridor. Many of the areas along this route are in our priority funding areas.

NA-35 Public Housing – 91.205(b)

Introduction

Harford County, Maryland has two public housing agencies –Harford County Housing Agency, a component of Harford County Housing and Community Development (HCHCD) which administers Harford County’s Housing Choice Voucher (HCV) program and the Havre de Grace Housing Authority, the only public housing authority located in Harford County.

HCHCD currently administers approximately 1,000 Housing Choice, Mainstream, and VASH vouchers with a waiting list of just under 3,000 households. The Department also administers several programs funded by the Continuum of Care (CoC) program and Housing Opportunities for Persons with Aids (HOPWA) program which provide additional housing payment assistance to income eligible households.

The Havre de Grace Housing Authority (HDGHA) at Somerset Manor was established in the 1970s to provide affordable housing for low to moderate income families in Harford County, Maryland. The HDGHA is the only public housing authority in Harford County, with 50 single family townhomes and 10 elderly/ disabled townhomes. The units were built in 1974 and are well maintained today in compliance with HUD’s Uniform Physical Conditions Standards (UPCS).

Table 22 - Public Housing by Program Type -Totals in Use									
Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	*Disabled
# of units vouchers in use	0	0	0	936	0	868	3	0	65

Data Source:
PIC (PIH Information Center)

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Characteristics of Public Housing Residents by Program Type

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project based	Tenant based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	0	14,001	0	14,168	9,032	0
Average length of stay	0	0	0	6	0	6	2	0
Average Household size	0	0	0	1	0	1	1	0
# Homeless at admission	0	0	0	4	0	4	0	0
# of Elderly Program Participants (>62)	0	0	0	343	0	340	0	0
# of Disabled Families	0	0	0	443	0	379	2	0
# of Families requesting accessibility features	0	0	0	936	0	868	3	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Data Source:
PIC (PIH
Information
Center)

Table 25 – Race of Public Housing Residents by Program Type									
Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	595	0	538	1	0	56
Black/African American	0	0	0	325	0	315	2	0	8
Asian	0	0	0	9	0	9	0	0	0
American Indian/Alaska Native	0	0	0	4	0	4	0	0	0
Pacific Islander	0	0	0	3	0	2	0	0	1
Other	0	0	0	0	0	0	0	0	0

**includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition*

*Data Source:
PIC (PIH Information Center)*

Table 26 – Ethnicity of Public Housing Residents by Program Type									
Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	39	0	38	1	0	0
Not Hispanic	0	0	0	897	0	830	2	0	65

**includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition*

*Data Source:
PIC (PIH Information Center)*

Section 504 Needs Assessment

Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Havre de Grace Housing Authority's (HDGHA) most recent needs self-assessment identified one (1) existing tenant whose household required a minor modification due to disability.

HDGHA's waiting list currently includes eight (8) families with disabilities. When surveyed:

- 3 (37.5%) needed an accessible unit due to mobility impairment
- 3 (37.5%) needed a unit all on one level, with no steps
- 1 (12.5%) needed a ramp to enter/exit the unit
- 4 (50%) needed a bedroom and bathroom on the first floor
- 2 (25%) needed a modification to a bathroom
- 0 (0%) needed a unit accessible with a wheelchair
- 3 (37.5%) needed an accessible parking space
- 2 (25%) needed help understanding the PH program due to their disability
- 0 (0%) needed a unit for persons with vision impairments
- 0 (0%) needed a unit for persons who are deaf or hard of hearing
- 1 (12.5%) needed an extra bedroom for a live-in aide/attendant

As of February 15, 2017 there were 2,917 active households on the Housing Choice Voucher waitlist. On that date, the wait list was open and there were no immediate plans to close the list.

The following is demographic information for the households on the HCV wait list on February 15, 2017:

Extremely Low Income:	74%
Very Low Income:	14%
Low Income:	12%
White:	47%
Black:	46%
Hispanic:	3%
Disabled:	36%
Elderly:	17%

Other than the need for additional housing payment assistance funding, the most immediate need for Housing Choice Voucher holders is additional funding for security deposits. Oftentimes, residents who have been pulled from the wait list and who are offered a voucher do not have the ability to pay the required security deposit. The Harford Community Action Agency has limited funding available to assist low-income households with security deposit assistance.

Financial counseling is a major need as well. The Harford Community Action Agency (HCAA) provides some assistance but there still exists a need for financial coaching that is connected to job placement services. The Susquehanna Workforce Network (SWN) provides employment services and is partnering with HCAA to assist lower earning households increase their disposable income.

The Havre de Grace Housing Authority currently has 39 applicants on their waiting list. The demographics of those on the waitlist are:

- 23 (58.97%) are Families with Children
- 6 (15.38%) are Elderly Families
- 8 (20.51%) are Families with Disabilities
- 24 (61.54%) are Extremely Low Income
- 8 (20.51%) are Very Low Income
- 7 (17.95%) are Low Income
- 20 (51.28%) a Families with Children are Black/ African American
- 19 (48.72%) are White

The average wait time is over two (2) years.

How do these needs compare to the housing needs of the population at large?

Harford County's housing choice voucher program waitlist is disproportionately representative of extremely low-income households, Black/ African American, Disabled, and Elderly households. While all populations have a need for decent, affordable, sanitary housing, the needs of the lowest income and most vulnerable (elderly and disabled) residents of Harford County are of much greater concern. Many Harford County households are living at or below the poverty level. Harford County will continue to fund and support homeless prevention programs and services that target extremely low and low income households that assist households achieve housing stability.

Discussion

The Housing Choice voucher program is a critical component of Harford County's housing strategy. Harford County's Housing Choice Voucher program is administered by the Department of Housing and Community Development. That department also administers the County's Continuum of Care, CDBG, and HOME programs, enabling the departments to work closely in developing programs and strategies targeting at-risk households. Clearly, demand for affordable housing outweighs current inventory. However, by working hand in hand to monitor efficacy of programs and services, Harford County Housing and Community Development ensures that scarce federal and state dollars are utilized in the most efficient manner possible.

Harford County has identified the need for decent, affordable, sanitary housing to address the needs of all low income households, including the elderly and the disabled. Harford County also recognizes the need to continue to market affordable housing programs to those populations that have a disproportionately greater housing need.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction

Harford County Housing and Community Development (HCHCD) is the lead agency for Harford County's Homeless Management Information System (HMIS), which provides real time information on bed availability for homeless individuals in our the county. In addition, HCHCD conducts the annual Point-in-Time count that is mandated each year by HUD. The 2017 PIT count took place on January 23, 2017 and below is a summary based on the data captured that evening.

Table 27 - Homeless Needs Assessment						
Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	85	40	230	125	140	133
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	41	38	120	100	60	133
Chronically Homeless Individuals	4	10	15	0	4	133
Chronically Homeless Families	1	2	2	0	2	133
Veterans	6	2	10	2	3	133
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

If data is not available for the categories “number of persons becoming and exiting homelessness each year,” and “number of days that persons experience homelessness,” describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Not applicable.

Nature and Extent of Homelessness:		
Race:	Sheltered:	Unsheltered
White	71	26
Black or African American	75	9
Asian	0	0
American Indian or Alaska Native	2	1
Pacific Islander	1	0
Ethnicity:	Sheltered:	Unsheltered
Hispanic	11	4
Not Hispanic	141	33

Comments: There were 3 sheltered individuals who identified as other (multi) race and 1 unsheltered individual who identified as other (multi) race not included in the chart above.

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Based on the homeless data collected via our HMIS system, there were 28 homeless families with children who were provided shelter and 95 households without children, 32 who were provided shelter. Based on those figures, there are approximately 30 homeless families with children in need of housing assistance and 65 homeless adults in need of housing assistance.

Based on the homeless data collected via our HMIS system, there were 2 homeless veterans with children who were provided shelter and 5 homeless veterans without children; one of whom was provided shelter. Based on those figures, there are 5 homeless veterans in need of housing assistance.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Harford County's population is roughly 77% white and 13% African American. According to the homeless data collected via our HMIS system, 47% of the sheltered population was white and 70% of the unsheltered population was white; 49% of the sheltered population was Black/ African American and 27% of the unsheltered population was Black/ African American; 4% of the sheltered population was "other" and 6% of the unsheltered population was "other".

93% of the sheltered population was non-Hispanic and 89% of the sheltered population was non-Hispanic.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Based on the homeless data collected via our HMIS system, 34% of households without children were unsheltered. Less than 1% of sheltered families were chronically homeless. Roughly 18% of individuals in households without children were chronically homeless. 36% of the unsheltered population are victims of domestic violence and 18% of sheltered households with children were parenting youth households.

Discussion

Based on Harford County's annual point-in-time count and data collected via HMIS, there is a need for additional emergency shelter beds for single adults, particularly women, as well as a need for rapid rehousing dollars. In addition, while only 8% of adult individuals reported mental illness or substance abuse, we believe that number to be higher based on anecdotal reports by providers, particularly in single adult populations where it is estimated that 30-40% have mental health and/or substance abuse issues that affect their ability to remain housed. Harford County hopes to increase the number of emergency beds available, as well as increase the number of supportive housing units available that provide addiction recovery and mental health services.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction

Harford County identified several special populations facing their own unique challenges and issues. The Department of Housing and Community Development consulted with various government agencies and social service providers to assess the needs of the following populations:

- Elderly Persons (65 years and older)
- Frail Elderly
- Disabled
- Developmentally Disabled
- Severely Mentally Ill
- Persons with Alcohol or Drug Addiction
- Victims of Domestic Violence

Describe the characteristics of special needs populations in your community:

Elderly Persons (65 years and older) – According to the 2011-2015 American Community Survey, 12% or 34,141 of Harford County residents are elderly. Many of these households are on fixed incomes indicating a need for affordable housing and housing rehabilitation assistance.

Frail Elderly – According to the 2011-2015 American Community Survey, 30% of elderly persons, (10,265) living in Harford County have a disability and can be classified as frail elderly. Of those, approximately 15% have an ambulatory disability, 12% have a hearing disability, 7% have a cognitive disability, and 5% have vision disability. There is a need for accessibility modifications and housing rehabilitation assistance to senior housing units.

Disabled – According to the 2011-2015 American Community Survey, approximately 10.5% of Harford County residents (25,886) have a disability – 2.9% have a hearing disability, 1.4% have a vision disability, 4.4% have a cognitive disability, 5.6% have an ambulatory disability, 2.2% have a self-care disability, and 5.0% have an independent living disability. In addition, 14.4% of those households with a disability live at or below poverty line compared with just 6.1% of the entire population. There is a great need for accessible, affordable housing and supportive services for disabled households.

Developmentally Disabled – According to the American Community Survey, approximately 10,174 individuals living in Harford County have a cognitive disability.

Severely Mentally Ill - According to the Office of Mental Health, Core Service Agency of Harford County, 7,332 were served through the public mental health system (2,660 children/adolescents, 411 transitional youth (18-21) and 4,261 adults.) This was a 16.6% increase over the previous year. Of those served in the public mental health system, 428 people were uninsured representing an increase of 47.6%. There is a need for affordable housing with support services for households with mentally ill individuals.

Persons with Alcohol or Drug Addiction – According to the Harford County Office of Drug Control Policy (ODCP), data from the last five years for overdose deaths occurring in Harford County revealed opioid prescription drugs and heroin causing the majority of the overdose deaths. The average number of deaths has been 39.8 each year but steadily increasing annually. Heroin or prescription drugs were involved in 93% of those deaths. Harford County continues to struggle with heroin addictions and saw 54 overdoses from heroin in 2016. Harford County has made drug awareness and prevention a priority and HCHCD will continue to support transitional housing programs for adults in recovery.

Victims of Domestic Violence – According to the Maryland Network against Domestic Violence, in FY2015 there were 561 protective orders filed in the District Court of Maryland for Harford County. Of those, 412 temporary protective orders and 226 final protective orders were granted. We can estimate that the number of victims of domestic violence is even greater because many victims do not report their abuse. Victims fleeing from domestic violence oftentimes leave without anything and have an immediate need for safe, affordable housing. Locally, the Sexual Assault/ Spousal Abuse Recovery Center (SARC) operates a twenty bed safehouse that is almost always operating at or above capacity.

What are the housing and supportive service needs of these populations and how are these needs determined?

Harford County conducted interviews and meetings with service providers to identify the following housing and support needs:

Elderly Persons – safe, decent, affordable housing – both rental and owner occupied; accessible housing; in home support services; homeowner ramp and repair programs.

Frail Elderly – safe, decent, affordable housing; accessible housing; in-home support services; homeowner ramp and repair programs.

Disabled – safe, decent, affordable accessible housing; in-home support services; transportation; employment opportunities.

Developmentally Disabled – safe, decent, affordable accessible housing; in-home support services; transportation; employment opportunities.

Severely Mentally Ill – permanent supportive housing, health care services.

Persons with Alcohol or Drug Addition – transitional and permanent supportive housing, addiction treatment services.

Persons with HIV/AIDS – safe, decent, affordable housing; health care services.

Victims of Domestic Violence – transitional and permanent supportive housing, counseling services.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to the Maryland Department of Health and Mental Hygiene:

- There were 1,334 adult/adolescent HIV cases (age 13+) diagnosed in Maryland in 2015.
- At the end of 2015, there were 31,882 living adults/adolescents diagnosed with HIV in Maryland.
- Maryland was ranked 5th among U.S. states in adult/adolescent HIV diagnosis rates (per 100,000) and 3rd in AIDS diagnosis rates (per 100,000) in 2015.
- Baltimore-Columbia-Towson metropolitan statistical area (MSA) had the 10th highest estimated HIV diagnosis rate of any major metropolitan area in the U.S., per 100,000 population.
- DC estimated 1,242,000 adults/adolescents were living with HIV at the end of 2013 in the U.S. and 13.0% were undiagnosed.
- DC estimated that 16.3% of people living with HIV in Maryland were undiagnosed.

According to the Maryland Department of Health and Mental Hygiene's AIDS Administration documented in "Maryland HIV/AIDS Quarterly Update" there were 402 adults or adolescents living with HIV/AIDS in Harford County as of the first quarter of 2015 for data reported through March 31, 2015. In addition, the Harford County Health Care for the Homeless manages a case load of approximately 60 low and moderate income households who have at least one member who tested positive for HIV/AIDS.

Discussion

Persons with special needs living in Harford County face a multitude of problems from lack of affordable housing to adequate public transportation. Many of these households live on fixed incomes making it difficult to meet life's basic human needs. Households with special needs rely on housing assistance and support services. Harford County, together with members of the Harford County Roundtable, work together to ensure that service providers and non-profit partners are able to provide a safety net within the County to assist households in crisis. Continued support of these experienced providers is essential to the continued well-being and safety of the many vulnerable households who rely on essential social services.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Harford Next is the County's strategic master document for long range planning that was adopted by the Harford County Council on June 21, 2016. The document lays out policies and goals in a flexible framework that allows county government to encourage economic growth while enhancing our quality of life. One of the major goals is to maintain and enhance Harford County's public facilities and infrastructure. Harford Next sets forth the following strategic goals:

- GWP 2.1: Require adequate public facilities and infrastructure for all development;
- GWP 2.2: Plan for and coordinate the efficient expansion of public facilities and infrastructure to serve future growth; and
- GWP 2.3: Enhance public facilities and services.

Priorities for the enhancement of public facilities and services include:

- Expanded high speed wireless data transmission throughout the county.
- Supporting high quality library facilities and programs.
- Encouraging multiple uses at public facilities that allow for business development programs, education, fitness classes, and places for social interaction.

How were these needs determined?

The needs for public facilities were identified through the comprehensive planning process, as well as the consolidated planning process. Both processes included consultations with providers and public hearings.

Describe the jurisdiction's need for Public Improvements:

Harford County, through a network of Community Advisory Boards, identified buildings and projects that are in need of immediate attention, and developed a prioritization for future projects. Some of the most critical public improvement needs include additional emergency shelter beds for individuals experiencing homelessness, additional emergency shelter beds for victims fleeing domestic violence and human trafficking, and road improvements in low-moderate income communities.

How were these needs determined?

The needs for public facilities were identified through the comprehensive planning process, as well as the consolidated planning process. Both processes included consultations with providers and public hearings.

Describe the jurisdiction's need for Public Services:

Harford County's public service needs include support for the homeless, elderly, and low-income households with special needs. Harford County uses community development funding to support its homeless shelters, eviction prevention programs, and permanent supportive housing programs. Harford County has an experienced network of nonprofit partners that administer a wide variety of public services and support including homeless prevention programs, employment and job training programs, programs for children and youth, transitional housing programs, programs for seniors and disabled individuals, drug and alcohol prevention and treatment programs, as well as many other public services that help create and maintain healthy, viable communities. Harford County proudly supports many of these critical public services with local dollars.

How were these needs determined?

The needs for public services were identified through the consolidated planning process including one-on-one interviews, public meetings, and a community needs assessment survey.

HOUSING MARKET ANALYSIS

MA-05 Overview

Housing Market Analysis Overview

Harford County's housing market analysis includes an in-depth look at the number and types of available housing units, the overall cost of housing, the condition of its current inventory, and an overview of the County's housing supply for homeless and special needs populations.

According to the 2011-2015 American Community Survey 5 Year Estimates, Harford County has 97,572 housing units, with an occupancy rate of 94%. About 43% of the homes in Harford County were built prior to 1980, suggesting the possibility of lead paint hazards. Most of the homes, nearly 40%, were built between 1980 and 1999 with less than 20% built after the year 2000.

Most of the housing units in Harford County (61%) are single unit detached structures and approximately 20% are single unit attached structures. The median value of an owner occupied home in Harford County is \$278,500 compared to \$145,500 in base year 2,000. The majority (86%) of owner occupied housing units are three or more bedroom units.

About 24% of the housing units (17,637) are rental units. The majority (76%) of renter occupied units are one or two bedroom units. The fair market rent for a two bedroom unit in Harford County is \$1,298.

Harford County recognizes and appreciates the need for continued support of affordable housing. Through key strategies like preserving and rehabilitating current housing stock, providing homeownership counseling and rental assistance programs, and increasing the number of affordable housing units, Harford County ensures its scarce community development dollars will help protect our low and moderate income households.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

According to the most recent ACS data, Harford County has a total of 95,832 residential properties. Of those, 76% are owner-occupied and 24% are rentals. During the last fifteen years, Harford County has seen a 15% increase in population from 218,590 in 2000 to approximately 250,290 in 2015. The most dramatic population growth occurred between 2000 and 2005 when Harford County experienced an influx of workers relocated do to the recent Base Realignment and Closure (BRAC) which resulted in a net gain of 8,500 jobs to Aberdeen Proving Ground and an estimated 10,000 additional local private sector jobs created as a result. Due to a great deal of preparation and planning, Harford County was well-situated to absorb the population growth.

Data Source:
2008-2012 ACS

Table 31 – Residential Properties by Unit Number		
Property Type	Number	%
1-unit detached structure	58,440	61%
1-unit, attached structure	19,310	20%
2-4 units	2,477	3%
5-19 units	9,910	10%
20 or more units	2,167	2%
Total	95,832	100%

Data Source:
2008-2012 ACS

Table 32 – Unit Size by Tenure				
	Owners		Renters	
	Number	%	Number	%
No bedroom	41	0%	398	2%
1 bedroom	540	1%	3,782	21%
2 bedrooms	9,228	13%	7,003	40%
3 or more bedrooms	62,634	86%	6,454	37%
Total	72,443	100%	17,637	100%

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Harford County has a wide range of housing units to accommodate the diverse needs of our community. Harford County has 1,093 project based rental assisted units, and 2,014 other subsidized units. In addition, Harford County administers approximately 1,000 Housing Choice Vouchers for a total of 4,107 assisted units that serve low-income households. Harford County has roughly 13,517 low-income households, leaving a gap of 9,410. Harford County currently has 3,000 extremely low, low and low-moderate income households on the Housing Choice Voucher wait list.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Harford County has several subsidized properties scheduled to expire during the next several years. Sixty-five Section 8 subsidized units in The Graw senior housing and 20 units in Slateridge Apartments, a tax credit property, are scheduled to expire in 2018 and 2019 respectively. Thirty Section 8 subsidized in Harborside Village I & II, located in Joppa, are scheduled to expire in 2017. Harford County Housing and Community Development staff plans to meet with the owners of these units and encourage them to apply for an extension of their subsidies to further their commitment to affordable housing. We feel confident that these properties will apply for extensions of subsidies allowing the units to remain part of our affordable housing stock.

Does the availability of housing units meet the needs of the population?

Harford County currently has nearly 3,000 low and moderate income households on the Housing Choice Voucher wait list, indicating a lack of affordable housing for households at or below 80 percent of AMI. In addition, at any given time, there are up to 70 individuals and 200 families experiencing homelessness residing in shelters or on the wait list for shelter stays; including victims fleeing domestic violence. While there has been an increase in the number of available rental units in the past several years (as a result of new apartment construction) the vast majority of the units are too costly for households earning 80 percent (or less) of AMI.

Describe the need for specific types of housing:

Harford County needs more affordable housing for extremely low, low and low-moderate income households; particularly families. During the last fifteen years, Harford County has seen some increase in affordable housing for seniors. However, there has been very little increase in the number of affordable units available for lower earning households with working age adults and their children.

Discussion

Harford County is committed to ensuring that all residents have decent, affordable housing. The County continues to see and predict population growth, albeit not as dramatic an increase as we saw after the expansion of the Aberdeen Proving Ground in the early 2000s. Nevertheless, recognizing that income disparity exists in our community, Harford County will continue to direct resources to projects and programs that will help sustain housing affordability.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

During the last fifteen years, the median home value in Harford County increased 100% from \$145,500 in 2000 to \$290,700 in 2012. In addition the median contract rent has increased 59% from \$552 in 2000 to \$876 in 2012. However, looking at the same period, the area median income increased only 34% from \$57,231 in 2000 to \$76,645 in 2012.

*Data Source:
2000 Census (Base
Year), 2008-2012
ACS (Most Recent
Year)*

Table 33 – Cost of Housing			
	Base Year: 2000	Most Recent Year: 2012	% Change
Median Home Value	145,500	290,700	100%
Median Contract Rent	552	876	59%

*Data Source:
2008-2012 ACS*

Table 34 - Rent Paid		
Rent Paid	Number	%
Less than \$500	3,485	19.8%
\$500-999	8,089	45.9%
\$1,000-1,499	4,573	25.9%
\$1,500-1,999	1,154	6.5%
\$2,000 or more	336	1.9%
Total	17,637	100.0%

*Data Source:
2008-2012 CHAS*

Table 35 – Housing Affordability		
% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,484	No Data
50% HAMFI	3,764	1,005
80% HAMFI	7,748	2,410
100% HAMFI	No Data	4,365
Total	12,996	7,780

Table 36 – Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	851	1,033	1,298	1,663	1,934
High HOME Rent	846	985	1,232	1,461	1,610
Low HOME Rent	773	829	995	1,149	1,282

*Data Source:
HUD FMR and
HOME Rents*

Is there sufficient housing for households at all income levels?

According to the 2011-2015 American Community Survey data, 13% of all households are housing cost burdened – 11,686 of Harford County households are spending more than 30% of their incomes on housing. Even more alarming, 20% of all Black/ African American households and 44% Hispanic households are spending more than 30% of their incomes on housing.

How is affordability of housing likely to change considering changes to home values and/or rents?

Affordability over the last decade has decreased. Housing values increased by 100% while incomes only rose by 34%. According to the National Association of Realtors, there has been a 6% increase in home sales this year, and the trend is expected to continue. Harford County remains committed to increasing its affordable housing stock and will continue to develop strategies that help us achieve that goal.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

HUD updates HOME rent rates each year by comparing the low HOME and the high HOME rent rates with the current fair market rents based on bedroom size. The current average rent for a one bedroom unit in Harford County (provided by rentometer.com) is \$905 and for a two bedroom unit \$1,176. These figures are comparable to the high/low HOME rents set forth in Table 36.

Discussion

The Harford County housing market – both owner and rental, is strong. Harford County is strategically located along the Route 95 corridor and is within easy driving distance to Baltimore, DC, Wilmington and Philadelphia. Because housing costs in Harford County are significantly lower than their metropolitan counterparts, Harford County is a desirable option for higher earning households seeking both homeownership and rental opportunities in a community that is easily accessible, has great schools, and a high quality of life. However, because of the strong housing market, low income households continue to struggle to achieve housing stability. Harford County will focus its community development dollars to assist those low-moderate income households attain housing stability by expanding affordable housing opportunities in the County.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

According to the 2008 – 2012 ACS data, 44% of renter occupied units and 28% of owner occupied units had at least one deficient housing condition. These deficiencies can be: (1) lacks complete plumbing facilities; (2) lacks complete kitchen facilities; (3) more than one person per room; and (4) cost burdened greater than 30 percent.

According to the same ACS data, 59% of the renter occupied units and 40% of the owner occupied units were built prior to 1980 indicating a risk of lead-based paint hazard. Fortunately, the number of units built before 1980 with children present is significantly less with 13% of owner occupied units and 46% of renter occupied units at risk of lead-based paint hazard.

Definitions

Rehabilitation

The Harford County Department of Housing and Community Development has adopted the following definitions:

“Standard Condition” - A housing unit in “standard condition” generally meets all applicable code requirements and has all of its major systems in working order. This includes but is not limited to being structurally sound, having operable indoor plumbing, heating, and electric systems and a working kitchen.

“Substandard Condition” - A housing unit in “substandard condition” generally does not meet all applicable code requirements and has one or more of its major systems not in complete working order, including structural deficiencies, inoperable indoor plumbing, heating/ventilation, and/or electrical systems, a lead-based paint hazard, zoning violations or overcrowded conditions.

“Substandard Condition but suitable for rehabilitation” - A housing unit in “substandard condition but suitable for rehabilitation” is any unit which has at least one or more major systems not in working order and/or has health and safety problems, any of which can be remedied in a manner that is both economically feasible and meets livability code requirements.

Table 37 - Condition of Units				
Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	20,339	28%	7,703	44%
With two selected Conditions	245	0%	355	2%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	51,859	72%	9,579	54%
Total	72,443	100%	17,637	100%

Data Source:
2008-2012 ACS

Table 38 – Year Unit Built				
Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	13,402	19%	1,853	11%
1980-1999	29,919	41%	5,292	30%
1950-1979	24,352	34%	7,889	45%
Before 1950	4,770	7%	2,603	15%
Total	72,443	101%	17,637	101%

Data Source:
2008-2012 CHAS

Table 39 – Risk of Lead-Based Paint				
Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	29,122	40%	10,492	59%
Housing Units build before 1980 with children present	9,511	13%	8,118	46%

Data Source:
2008-2012 ACS
(Total Units) 2008-
2012 CHAS (Units
with Children
present)

Table 40 - Vacant Units			
	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Data Source:
2005-2009 CHAS

Need for Owner and Rental Rehabilitation

According to the 2008-2012 ACS data, Harford County has 28,042 owner and renter occupied units that have at least one deficient housing condition. This represents nearly 30% of all housing units in the County. Unfortunately, many of the occupants of these units are unable to afford the costly needed repairs and renovations. Harford County addresses the need for owner and rental rehabilitation by continued funding of ramp and repair programs that provide grants and/or low-interest loans to assist income eligible homeowners and renters with necessary home renovations.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

According to the 2008-2012 CHAS data, Harford County has 9,511 owner occupied units built prior to 1980 with children present and 8,118 renter occupied units built prior to 1980 with children present suggesting the possibility that many households face risk of lead-based paint poisoning. The greatest likelihood of suspected lead-based homes are found in the older communities of Harford County, particularly Havre de Grace, Edgewood, Aberdeen, and rural communities. In 2010, Harford County tested 14.6% (3,176) of children ages 0-72 months for elevated lead levels; of those children tested - 0.3% (8) had lead poisoning. In 2014, Harford County tested 13.1% (2,853) of children ages 0-72 months for elevated lead levels; of those children tested 0.1% (2) had lead poisoning, Maryland Department of the Environment – Lead Poisoning Prevention Program 2010 and 2014 Annual reports.

Discussion

Harford County has a relatively low percentage of children testing positive for lead-based paint which can be attributed to outreach activities designed to educate landlords, tenants, and homeowners. Outreach activities are designed to inform the public on the hazards of lead-based paint and to provide strategies for prevention of lead poisoning. Nevertheless, even one child with elevated lead levels is too many and Harford County will continue its outreach efforts to educate our residents about the dangers of lead-based paint.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

Harford County Housing and Community Development administers the following programs to assist very low income households with their housing needs:

Housing Choice Voucher Program which provides rental assistance to income eligible households helping them afford a better place to live by assisting with a portion of the monthly rent.

HOPWA Program (Housing Opportunities for Persons with Aids) which provides assistance to income eligible households that have at least one occupant with a diagnosis of HIV/ AIDS.

VASH - The HUD-Veterans Affairs Supportive Housing (HUD-VASH) program combines Housing Choice Voucher (HCV) rental assistance for homeless Veterans with case management and clinical services provided by the Department of Veterans Affairs (VA).

Family Self Sufficiency Program is a voluntary program that helps Harford County households become financially independent in a five year time frame by providing individualized case management and financial literacy.

Rental Allowance Program (RAP) which provides a rent subsidy to low-income residents who are either homeless or in need of temporary emergency housing and are not eligible for any other housing assistance program.

TBRA which provides assistance to individual households to help them afford the housing costs of market-rate units.

The Havre Grace Housing Authority is a public housing agency with 60 units of townhome style public housing with bedrooms ranging in size from one to five. Our units were built in 1974 and are well maintained today in compliance with HUD's Uniform Physical Conditions Standards (UPCS).

Havre de Grace Housing Authority has identified the following immediate needs:

Sidewalk repairs

Exterior Mortar repairs

Refrigerator Seal replacements

Parking Lot Crack Repair and Seal Coating
Basketball Court Crack Repair and Seal Coating

We have identified the following long term needs:

Unit Kitchen upgrades: plumbing, cabinetry and countertops

Unit Flooring upgrades

Unit Bathroom upgrades: plumbing, cabinetry, bathtubs and surrounds

The following number and types of families are currently on the wait list for the
Havre de Grace Housing Authority:

39 Applicants on our waiting list

23 (58.97%) are Families with Children

6 (15.38%) are Elderly Families

8 (20.51%) are Families with Disabilities

24 (61.54%) are Extremely Low Income

8 (20.51%) are Very Low Income

7 (17.95%) are Low Income

20 (51.28%) are Black/ African American

19 (48.72%) are White

The average wait time is over two (2) years.

Table 41 – Total Number of Units by Program Type

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available				1,019			0	0	65
# of accessible units									

**includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition*

*Data Source:
PIC (PIH
Information
Center)*

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The Havre de Grace Housing Authority (HDCHA) operates the County’s only public housing authority at Somerset Manor. The housing site consists of 60 units ranging in size from one to five bedrooms, predominately two-story town house configurations. The complex was built in the late 1960’s in the city of Havre de Grace, and offers a variety of programs and services to assist residents in becoming self-sufficient. The units are clean, well-kept and pass required annual housing quality standard inspections.

Additionally, there are over 3,000 other subsidized units in the jurisdiction. However, each project is directly funded and completes their own REAC inspections. HCHCD is not provided copies of these reports, and does not own or manage any of the properties so we cannot speak to their physical conditions.

Table 42 - Public Housing Condition	
Public Housing Development	Average Inspection Score
Reports not provided to HCHCD	

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Havre de Grace Housing Authority has identified the following immediate needs:

- Sidewalk repairs
- Exterior Mortar repairs
- Refrigerator Seal replacements
- Parking Lot Crack Repair and Seal Coating
- Basketball Court Crack Repair and Seal Coating

In addition, they have identified the following long term needs:

- Unit Kitchen upgrades: plumbing, cabinetry and countertops
- Unit Flooring upgrades
- Unit Bathroom upgrades: plumbing, cabinetry, bathtubs and surrounds

Describe the public housing agency’s strategy for improving the living environment of low- and moderate-income families residing in public housing:

Havre de Grace Housing Authority has established the Somerset Manor Residents Association, Inc. which works alongside management by advocating for the needs of the residents living within the community. Most recently, the association applied for and was awarded a federal grant to provide additional self-sufficiency services. These services include financial literacy, education, health and nutrition and homeownership.

Discussion

Harford County Housing and Community Development will continue to successfully administer the Housing Choice Voucher Program, the HOPWA program, the Family Self Sufficiency Program and the RAP program. In addition, the Department will continue to work cooperatively with the Havre de Grace Housing Authority and its residents. Consumers of public housing, whether in the form housing payment assistance or residents of public housing facilities, will be provided with the referral information regarding the many supportive services available in Harford County.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

Harford County has an array of homeless facilities and services to assist the homeless. The county has emergency shelters, transitional housing programs, permanent supportive housing programs, and a network of providers who offer services to homeless and at risk of homeless including case management, job training and employment, mental health treatment, and addiction services.

Table 43 - Facilities and Housing Targeted to Homeless Households					
	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	50	12	54	96	0
Households with Only Adults	33	40	6	43	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

In addition to the service offered on-site at homeless facilities, Harford County has a large network of mainstream service providers targeted to homeless persons, including:

Health Care Services

Health Care for the Homeless – provides medical and mental health services to homeless individuals.

Healthy Harford – provides health screening and outreach to all residents of Harford County.

Upper Chesapeake Health System – operates the County's two hospitals and provides emergency and inpatient treatment services for residents.

Harford County Health Department – provides substance use support services and insurance enrollment and HIV/AIDS support services.

Mental Health Services

Upper Bay Counseling – provides mental health services to homeless individuals, including the PATH program which does homeless outreach to those with serious mental illness. Also provides clinic, psychiatric rehabilitation, and residential services.

Office of Mental Health Core Service Agency – provides mental health services to homeless and at risk of homeless such as residential placement and the Homeless ID Project. The SOAR project services are also facilitated by the Office on Mental Health.

Keypoint Health Services-provides mental health treatment and services: clinic, psychiatric rehabilitation, and residential services.

Employment Services

Susquehanna Workforce Network – provides job training and employment placement services to all residents of Harford County.

Mosaic Community Services-provides supported employment services.

Harford Community Action Agency- provides job coaching and job readiness opportunities, including GED services.

ARC Northern Chesapeake - provides job training and employment services for disabled populations.

Case Management Services

Harford Community Action Agency – provides case management and outreach services to homeless individuals.

Upper Bay Counseling-provides targeted case management for individuals with mental illness as well as re-entry services in the detention center.

Entitlements/Benefits

Department of Social Services/WAGE Connection- provides food stamps, temporary cash assistance, WIC, temporary disability income, and daycare vouchers for qualifying households.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Faith Communities and Civic Agencies United (FCCA) operates a 33 bed (27 male and 6 female) emergency shelter for homeless adults with on-site case management services.

Associated Catholic Charities (Anna's House) operates an emergency family shelter for up to 4 homeless households of women and children, a transitional housing program for up to 4 households of women with children fleeing from domestic violence, and 10 units of permanent supportive housing (up to 27 beds) for homeless and chronically homeless single women and women with children, all with on-site case management services. Anna's House also provides rapid rehousing services to approximately four families.

Harford Family House (HFH) operates five units of emergency shelter (up to 16 beds) for homeless families and 12 units of transitional housing (up to 48 beds) for in-tact families with on-site case management services. HFH also operates 7 units of permanent supportive housing (up to 40 beds) for families, all with on-site case management services. HFH also provides rapid rehousing services to approximately 1 family.

Upper Bay Counseling & Support Services operates 23 units of permanent supportive housing. Twenty-one (21) are tenant-based rental assistance units targeted to serve households with severe mental illness. Five of these beds are dedicated to serve the chronically homeless. The remaining 2 units (6 beds) are project-based and dedicated to serve six chronically homeless individuals with any type of disability. Case management is offered and available to all participants.

United Way of Central Maryland operates 15 units of permanent supportive housing with 21 beds, 13 of which are dedicated for chronically homeless individuals.

Harford County Housing and Community Development provides tenant based rental assistance to approximately five families.

Harford Community Action Agency provides rapid rehousing services to approximately 8-10 households. They also can provide emergency motel stays for households throughout the year in cases of extreme weather or medical necessity. These voucher beds vary based on need.

The Sexual Assault/Spouse Abuse Resource Center (SARC) operates a 28 bed domestic violence shelter. They also can provide rapid re-housing for up to 3 families.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Harford County's special needs populations include the elderly, frail elderly, persons with disabilities and mental illness, persons with HIV/ AIDS and their families, and persons with drug and alcohol addictions. Providing housing opportunities for special needs populations will continue to receive priority funding during the next three years.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/ AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Harford County recognizes the additional burdens special needs households face. Special needs households typically have fewer wage earners and are more likely to be housing cost burdened and face housing instability. Harford County prioritizes funding for special needs housing and will continue to support affordable projects that provide accessible and service enhanced housing opportunities for those with special needs.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Harford County has a process in place for individuals experiencing homelessness who are discharged from a mental or physical health institution to ensure they receive appropriate housing services. Homeless individuals exiting local hospitals, mental health, and the correctional facility are referred to the CoC's coordinated entry via the Harford Community Action Agency. Supportive housing programs are limited and rarely have available units. However, individuals are assessed and prioritized and; when a unit becomes available, the coordinated entry process will ensure that persons with the greatest vulnerability index will be housed first.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Harford County will continue to fund projects during the next year that will address the following housing and supportive service needs of persons who are not homeless but have other special needs including the elderly, frail elderly, persons with disabilities and mental illness, persons with HIV/AIDS and their families, and persons with drug and alcohol addictions by:

- Continued funding of owner-occupied rehab programs for special needs populations - *Goals: Preserve and rehabilitate existing housing stock; Provide a variety of housing options to assist the disabled and elderly to live self-sufficiently and independently as possible.*
- Continued funding of addiction recovery programs and residential treatment programs – *Goal: Support transitional housing with treatment programs for individuals suffering from drug and alcohol addictions.*
- Continued funding of programs that provide services to special needs populations – *Goal: Provide support for agencies that provide housing and support services for individuals and families at risk.*
- Continued administration of the VASH and HOPWA programs – *Goal: Support programs that provide services to special needs populations.*

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Harford County will continue to fund projects during the next year that will address the following housing and supportive service needs of persons who are not homeless but have other special needs including the elderly, frail elderly, persons with disabilities and mental illness, persons with HIV/AIDS and their families, and persons with drug and alcohol addictions by:

- Continued funding of owner-occupied rehab programs for special needs populations - *Goals: Preserve and rehabilitate existing housing stock; Provide a variety of housing options to assist the disabled and elderly to live self-sufficiently and independently as possible.*
- Continued funding of addiction recovery programs and residential treatment programs – *Goal: Support transitional housing with treatment programs for individuals suffering from drug and alcohol addictions.*
- Continued funding of programs that provide services to special needs populations – *Goal: Provide support for agencies that provide housing and support services for individuals and families at risk.*
- Continued administration of the VASH and HOPWA programs – *Goal: Support programs that provide services to special needs populations.*

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Lack of Adequate Public Transportation

Harford Transit is Harford County's public bus service that runs Monday through Friday from 5am until 7pm, except on County holidays. This service is provided by Harford Transit for the general public and approved for operation by the Maryland Public Service Commission. The most populated places in Harford County are Aberdeen, Havre de Grace, and Bel Air and most of the County's population now lives in areas located between these three cities along the I-95, US-40, and Route 24 corridors. It is essential that transit planning be geared toward serving dependent populations in Harford County which typically, low-moderate income and special needs populations.

Major employers were identified for this plan by the Harford County Office on Economic Development. With the exception of a few companies in Forest Hill and Bel Air, most major employers are located along the southern, urbanized portion of the County. As manufacturing and distribution jobs continue to become increasingly available, these areas should all be considered for a work-related transit service that will serve the population working second and third shifts and not a standard work day.

No Inclusionary Zoning Incentives

Harford County does not currently require or incentivize affordable housing as a way to increase the construction of affordable housing units or create mixed income communities in new projects. Inclusionary zoning programs (either mandatory or voluntary) may have different set-aside requirements, affordability levels, and control periods if a jurisdiction so chooses. Most inclusionary zoning programs offer developers incentives, such as density bonuses, expedited approval, and fee waivers to integrate affordable units into market-rate projects. This creates opportunities for households with diverse socioeconomic backgrounds to live in the same developments and have access to same types of community services and amenities.

Housing Discrimination

There is no law prohibiting discrimination on the basis of a person's source of income so landlords in the County often lawfully deny housing to voucher holders. Bills prohibiting discrimination based on source of income have been considered by the State legislature over the past few years and support has generally grown, but no such law has yet been enacted. While some forms of discrimination may be intentional, other acts simply reflect a lack of knowledge and understanding on the part of landlords.

In a study evaluating the use of housing vouchers between 2000 and 2008, *The Reconcentration of Poverty: Patterns of Housing Voucher Use, 2000 to 2008*, Housing Policy Debate 2014, found that vouchers actually perpetuated concentrated poverty and racial segregation in the 50 most populous U.S. metropolitan areas. The study noted that the trends reflect a combination of preferences of voucher households and the unavailability or inaccessibility of affordable rental housing in certain communities. However, low-income households using vouchers were more segregated by race and income than a comparison group of non-voucher households earning less than \$15,000 annually. This suggests that additional constraints may face voucher households, including a reluctance by landlords to accept vouchers and the allowable rental costs covered by the program.

MA-40 Table

SUBJECT	Harford County	ZIP Code 21001	ZIP Code 21009	ZIP Code 21017	ZIP Code 21040	ZIP Code 21078
POPULATION 16 YEARS AND OVER	Estimate	Estimate	Estimate	Estimate	Estimate	Estimate
	198,344	18,870	23,088	5,542	18,712	15,198

EMPLOYMENT STATUS	Estimate	Percent	Estimate	Percent	Estimate	Percent	Estimate	Percent	Estimate	Percent	Estimate	Percent
EMPLOYED	127,274	64.2%	11,225	59.5%	16,016	69.4%	4,004	72.2%	11,420	61%	8,685	57.1%

COMMUTING TO WORK	Percent	Percent	Percent	Percent	Percent	Percent
Car, truck, or van -- drove alone	83.2%	81.9%	84.7%	80.4%	79.2%	80.7%
Car, truck, or van -- carpoled	9.1%	9.5%	8.4%	8.8%	12.9%	9.6%
Public transportation	1.7%	2.4%	2.0%	3.2%	3.6%	1.4%
Walked	1.4%	2.8%	0.8%	1.2%	1.2%	3.1%
Other means	0.8%	1.7%	0.4%	0.2%	2.1%	0.8%

OCCUPATION						
Service occupations	14.7%	17.5%	13.9%	15.2%	18.7%	16.1%
Construction, maintenance	8.6%	8.8%	6.9%	8.0%	11.1%	7.5%
Production, transportation	9.3%	14.9%	8.8%	11.7%	15.3%	9.3%

INDUSTRY						
Construction	6.9%	7.2%	6.5%	4.4%	5.6%	5.8%
Manufacturing	6.8%	7.0%	7.8%	6.5%	6.0%	7.4%
Wholesale	2.9%	3.5%	2.2%	1.0%	3.3%	4.0%
Transportation, Warehousing	4.5%	5.8%	4.8%	4.8%	6.7%	4.8%
Accommodation, food services	6.8%	7.9%	7.6%	5.4%	7.6%	8.0%

Data Source:
2011-2015 American Community Survey 5-Year Estimates

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Harford County is part of the Baltimore metropolitan area, strategically located on the I-95 corridor in the heart of mid-atlantic states and offers immediate proximity to premier research institutions such as the US Army's Aberdeen Proving Grounds (APG) and Johns Hopkins Hospital and University. Harford County's top ten businesses employ 30,000 workers. APG is the major employer and a technology resource in the region. As a result of the BRAC process and the transformation of APG, Harford County has positioned itself as one of the premier technology centers in Maryland.

Economic Development Market Analysis

Table 45 - Business Activity					
Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	309	280	0	0	0
Arts, Entertainment, Accommodations	11,467	8,781	13	14	1
Construction	6,825	5,008	7	8	1
Education and Health Care Services	17,338	7,742	19	13	-6
Finance, Insurance, and Real Estate	7,143	3,208	8	5	-3
Information	1,612	436	2	1	-1
Manufacturing	6,383	4,251	7	7	0
Other Services	4,304	3,076	5	5	0
Professional, Scientific, Management Services	12,418	9,102	14	15	1
Public Administration	0	0	0	0	0
Retail Trade	14,335	12,006	16	20	4
Transportation and Warehousing	4,230	4,380	5	7	2
Wholesale Trade	4,971	3,282	5	5	0
Total	91,335	61,552	--	--	--

Data Source:
2008-2012 ACS
(Workers), 2011
Longitudinal
Employer-
Household
Dynamics (Jobs)

Table 46 - Labor Force	
Total Population in the Civilian Labor Force	135,581
Civilian Employed Population 16 years and over	125,964
Unemployment Rate	7.09
Unemployment Rate for Ages 16-24	22.34
Unemployment Rate for Ages 25-65	4.67

Data Source:
2008-2012 ACS

Table 47 – Occupations by Sector	
Occupations by Sector	Number of People
Management, business and financial	34,228
Farming, fisheries and forestry occupations	4,421
Service	10,935
Sales and office	32,073
Construction, extraction, maintenance and repair	11,677
Production, transportation and material moving	7,173

Data Source:
2008-2012 ACS

Table 48 - Travel Time		
Travel Time	Number	Percentage
< 30 Minutes	60,359	50%
30-59 Minutes	44,143	37%
60 or More Minutes	15,864	13%
Total	120,366	100%

Data Source:
2008-2012 ACS

Education:

Table 49 - Educational Attainment by Employment Status (Population 16 and Older)			
Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	3,974	1,108	2,411
High school graduate (includes equivalency)	26,401	1,973	7,771
Some college or Associate's degree	35,174	2,130	6,763
Bachelor's degree or higher	39,249	1,047	4,964

Data Source:
2008-2012 ACS

Table 50 - Educational Attainment by Age					
	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	150	264	395	1,172	2,283
9th to 12th grade, no diploma	1,936	1,382	1,096	3,184	3,642
High school graduate, GED, or alternative	6,914	6,805	7,825	21,583	12,082
Some college, no degree	7,756	7,329	8,643	16,317	5,424
Associate's degree	1,161	2,780	3,266	6,171	1,401
Bachelor's degree	2,355	7,042	8,328	12,952	3,345
Graduate or professional degree	150	2,955	4,659	9,803	2,795

Data Source:
2008-2012 ACS

Data Source:
2008-2012 ACS

Table 51 - Educational Attainment – Median Earnings in the Past 12 Months	
Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	22,469
High school graduate (includes equivalency)	35,550
Some college or Associate's degree	44,339
Bachelor's degree	63,410
Graduate or professional degree	76,315

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Based on the Business Activity table above, the major employment sectors within Harford County are:

- Retail Trade with 12,006 jobs;
- Professional, Scientific & Management Services with 9,102 jobs; and
- Arts, Entertainment, Accommodations with 8,781 jobs.

These three top employment sectors represent 49% of the jobs available within Harford County.

Describe the workforce and infrastructure needs of the business community:

According to the ACS data provided, there are more Harford County workers living in Harford County than jobs available in Harford County in every single business sector. As a result, many of Harford County's workforce must leave the county to find employment in their field.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period.

Describe any needs for workforce development, business support or infrastructure these changes may create.

Expanding Manufacturing, Distribution and e-Commerce Opportunities: these sectors continue to grow in Harford County. The 571,000 sq ft Perryman Logistics Center was fully leased by a third party logistics company for Amazon in October 2016, currently employing 300 new employees; a total of 500+ anticipated by year's end. Eastgate, also in Perryman, broke ground in January 2017. It is a speculative build of more than 2.5 M sq ft and a projected 2,000 jobs. Susquehanna Workforce Network's recent

Labor Shed Study conducted by Sage Policy Group, shows the manufacturing sector continuing to grow in Northeastern Maryland. Both manufacturing and defense sectors were further analyzed in the region and demonstrate strong potential for job growth.

Cyber job demand at APG will continue to increase due to baby boomer retirements, attrition, and mission growth; the need to fill 600 cyber jobs is anticipated in the near term. Recent program additions such as autonomous vehicle proving ground designation for Aberdeen Test Center, a Cyber Test Range to protect the integrated network for US Army worldwide, and continued mission growth in biological and chemical defense and public health initiatives post-BRAC 2005 continue to drive the scientific and technical jobs pipeline at Aberdeen Proving Ground (APG). As APG celebrates 100 years in 2017, this milestone year will serve two fold: to showcase evolving and innovative technologies of U.S Army and to promote job opportunities with today's Army as a DoD civilian employee.

Changing business model of healthcare delivery: always afforded world-class healthcare options within our region, Harford now boasts a variety of healthcare providers inside its County borders- University of Maryland Upper Chesapeake, MedStar, Kaiser Permanente, and Choice One to name a few. A changing healthcare delivery model to more outpatient services has resulted in specialized service suites and urgent care centers. Healthcare job opportunities continue to grow with this expanding network and Harford Community College and Towson University provide the training pipeline for a future workforce. More than 75 percent of University of Maryland's Upper Chesapeake Health are Harford County residents and approximately ten percent of MedStars entire workforce throughout the Capital region network call Harford home. Plans for an integrated behavioral health center expansion in Havre de Grace will consolidate services and augment resources in Northeastern Maryland.

Harford is often acknowledged for its skilled workforce – manufacturing, distribution and healthcare in particular. As these markets expand, competition tightens and hourly wage increases can be bidding wars for seasonal workers who may jump from one of 24 distribution centers to another in search of a higher living wage. Many entry level jobs in manufacturing and distribution start at \$14-\$22.50/hr and climb with company experience to include medical, tuition reimbursement, etc. Transportation continues to be a challenge in this sector to some extent, and a pilot transit enhancement program is proposed to address this issue intersecting both economic development and transportation.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Alignment is evident in the feedback from employers that skill sets are a match for existing companies to continue to grow within Harford and in the case of new e-Commerce companies coming into the County, to find the workers they need. However, the 5,300 unemployed currently in Harford and a myriad more who are underemployed, speak otherwise. A mismatch in skill sets or an under-skilled population has been challenging to engage despite active efforts from our local WIB. Training programs designed to chart a course to certification and full-time employment-- designed with input from sector leaders in the field who are ready and willing to employ go underutilized. Community college courses are challenged by course under enrollment in areas identified as priority needs. This spring, new programs in heavy equipment operation, drone technology, and food sciences will commence in response to hospitality and other professional services and trade requests at Harford Community College (HCC). A cyber program is also underway to retool under-skilled individuals and ready them for an emerging market segment. Increased attention to training needs has become a priority for HCC, Susquehanna Workforce Network, and the Harford County Office of Economic Development as more employers share specific needs and assess opportunities for customization of training efforts. Two plus two programs, a path for learners to earn both an associates and bachelors degree, are also better matched now with Towson having a presence on the HCC campus for continuity.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

STEM initiatives continue to drive curriculum focus in public and private K-12; magnet programs including BioMedical, Homeland Security, Ag Sciences, International Baccalaureate and a nationally-recognized Science & Math Academy are integrated into Harford County public high schools.

This spring, new programs in heavy equipment operation, drone technology, and food sciences will commence in response to hospitality and other professional services and trade requests at Harford Community College (HCC). A cyber program is also underway to retool under-skilled individuals and ready them for an emerging market segment. Increased attention to training needs has become a priority for HCC, Susquehanna Workforce Network, and the Harford County Office of Economic Development as more employers share specific needs and assess opportunities for customization of training efforts. Two plus two programs, a path for learners to earn both an associates and bachelors degree, are also better matched now with Towson having a presence on the HCC campus for continuity.

A concentrated initiative to hire approximately 200 interns and recent college graduates at APG is also underway to address the cyber-related job needs.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)? No

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Harford County Office of Economic Development (OED) works closely with the Susquehanna Workforce Network (SWB), our local WIB, to align company visits, training needs, job fairs, worker relocation and rapid response efforts, and other workforce development needs.

OED recently augmented funding toward SWN's Labor Shed Study to specifically look at the manufacturing and cyber sectors and the workforce impacts and training needs in Northeastern Maryland.

Harford OED mirrors the MD Department of Commerce's campaign of "Retain, Grow, and Attract" and focuses on the workforce development and training components in each pillar.

OED also recognizes the entrepreneurial aspect of innovation and supports small business start ups, partners with APG, the MD Dept. of Commerce, and the Dept. of Defense Office of Economic Adjustment to explore and expand commercialization, tech transfer opportunities and capture private sector opportunities generated by the economic engine in Aberdeen Proving Ground where more than \$10B in contracting opportunities are derived annually. The Groundfloor at Harford, a collaborative workspace; a start-up incubator, Harford's Business Edge and a small business resource center are co-located with the Office of Economic Development on the US Route 40 corridor just 1.5 miles from entry gate of APG to maximize support for all business growth needs.

A redevelopment initiative in the Edgewood community is underway to include a small area study commissioned with a federal grant to look at the area just outside of APG- South; conduct a facilities inventory and amenities needs assessment; and look at best practices to attract anchor tenants in a redevelopment effort with a military base component. The results of the study will guide efforts to conduct broker tours and cobble County-owned properties to incentivize infill and redevelopment that in turn attracts new amenities and an APG-South customer base to establish a presence and improve job opportunities within the Greater Edgewood community.

Discussion

Harford County continues to grow and attract residents due to the area's close proximity to Baltimore and DC. The County continues to experience high job growth and it will be incumbent upon local government to ensure that all residents have equal access to employment opportunities.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

HUD defines housing problems as (1) lacks complete kitchen facilities; (2) lacks complete plumbing facilities; (3) more than one person per room; and (4) housing cost burden greater than 30 percent of income. Harford County has a significant number of households that have housing problems and; the greatest percentage of those households, are households living at or below 80% of AMI. Not surprisingly, the low-moderate income households shown in Map 14, are concentrated in the southern part of Harford County along the Route 40 corridor.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

HUD defines an area of racial concentration as "A neighborhood in which the percentage of persons of a particular racial or ethnic minority is at least 20 points higher than that minority's percentage in the housing market as a whole; the neighborhoods total percentage of minority persons is at least 20 points higher than the total percentage of minorities for the housing market area as a whole; or in the case of a metropolitan area, the neighborhood's total percentage of minority persons exceeds 50 percent of its population."

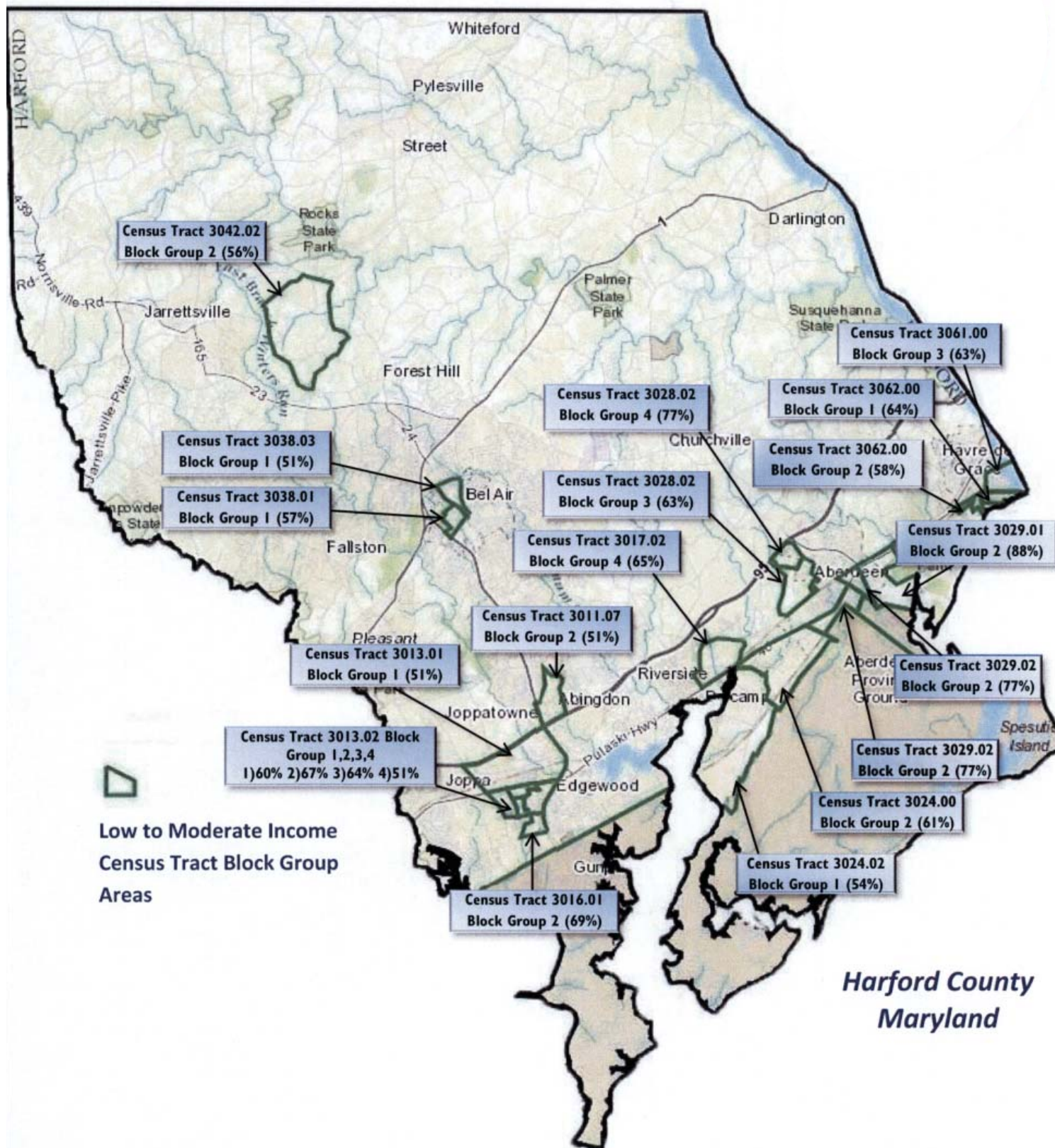
Harford County's minority population is 12.9% Black/ African American; 2.8% Asian; 4% Hispanic and 2.7% other for a total minority population of 22.4% - American Community Survey – 2015 estimates. Based on the HUD definition of area of minority concentration, the following census tracts contain minority concentration:

3013.02
3016.01
3017.02
3028.02
3029.01
3029.02

What are the characteristics of the market in these areas/neighborhoods?

See Census Tract Map below.

MAP 14



Are there any community assets in these areas/neighborhoods?

Most of these census tracts are located in older, established neighborhoods located along the Route 40 corridor. These communities are conveniently located close to amenities such as shopping, community centers, and public transportation.

Are there other strategic opportunities in any of these areas?

Harford County has identified these communities as geographic funding priorities. Edgewood received the “Sustainable Community” designation from the Maryland Department of Housing and Community Development, allowing for easier access to neighborhood revitalization funding. These areas have seen significant redevelopment in recent years and will continue to be attractive to developers and investors due to their affordability and strategic location.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The overall goal of this consolidated plan is to develop viable urban communities by providing decent housing, a suitable living environment, and expand economic opportunities for principally extremely low, low income and low-to-moderate income residents. Harford County directs resources to underserved areas with a focus placed on areas of high minority concentration. This goal is accomplished by extending and strengthening partnerships among all levels of government and the private sector, including for-profit and non-profit organizations.

Harford County's strategic plan was developed using the data and policies extracted from the Needs Assessment and Market Analysis, Harford Next, the Baltimore Regional Housing Plan and the Analysis of Impediments to Fair Housing. Data was also collected in one-on-one meetings, focus groups, and the results of our on-line needs assessment.

During the Consolidated Plan period, the County will direct resources to low and moderate income communities, with continued emphasis on revitalizing the communities located along the Route 40 corridor of Harford County. Harford County is committed to continuing the revitalization of neighborhoods located in Edgewood, Aberdeen, and Havre de Grace.

Harford County will also encourage and support the development of affordable housing projects located in areas of opportunity within our development envelope.

Finally, Harford County will support programs county-wide that benefit our special needs populations including homeless persons, persons with disabilities, elderly and the frail elderly, and at-risk households.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 52 - Geographic Priority Areas		
1	Area Name:	Route 40 Corridor
	Area Type:	Local Target Area
	Other Target Area Description:	Local Target Area
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	See Map #15
	Include specific housing and commercial characteristics of this target area.	High concentration of low and low moderate income households.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Yes
	Identify the needs in this target area.	Community development - affordable housing
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Harford County recognizes that there are greater concentrations of extremely low, low, and low-moderate income households located within the communities of along the Route 40 corridor.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 53 – Priority Needs Summary

1	Priority Need Name	Expand Affordable Housing Opportunities
	Priority Level	High
	Population	Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Preservation and Rehabilitation of Housing Increase Homeownership Expand Rental Subsidy Increase Supply of Affordable Rental Units Affirmatively Further Fair Housing
	Description	Affordable Housing - increase the supply of existing housing units for low, low-moderate homeowners and renters, provide financial counseling and assistance for first time homebuyers, rehabilitate housing units for low-low moderate income households.
	Basis for Relative Priority	Priority was determined through consultations with service providers, one-on-one meetings and the results of our community needs assessment.
2	Priority Need Name	Prevent and Eliminate Homelessness
	Priority Level	High
	Population	Extremely Low Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	
	Associated Goals	Continuum of Care Support Increase Emergency Shelter HMIS Project Homeless Prevention

	Description	Prevention and elimination of homelessness by increasing the number of shelter beds available for individuals experiencing homelessness and providing support for Harford County's Continuum of Care and Homeless Management Information Systems.
	Basis for Relative Priority	Priority was determined through consultations with service providers, one-on-one meetings and the results of our community needs assessment.
3	Priority Need Name	Increase Housing Opportunities - Special Needs
	Priority Level	High
	Population	Extremely Low Low Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Increase Accessible Housing for Special Needs Increase Shelter for Victims of Domestic Violence Drug and Alcohol Treatment Increase Supportive Services
	Description	Provide services and affordable housing for special needs populations.
	Basis for Relative Priority	Priority was determined through consultations with service providers, one-on-one meetings and the results of our community needs assessment.
4	Priority Need Name	Improve Community Infrastructure
	Priority Level	High
	Population	Extremely Low Low Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Improve Public Infrastructure Improve Community Facilities Improve Accessibility to Public Facilities
	Description	Rehabilitate public service sites and infrastructure in low and low-moderate income communities.
	Basis for Relative Priority	Priority was determined through consultations with service providers, one-on-one meetings and the results of our community needs assessment.

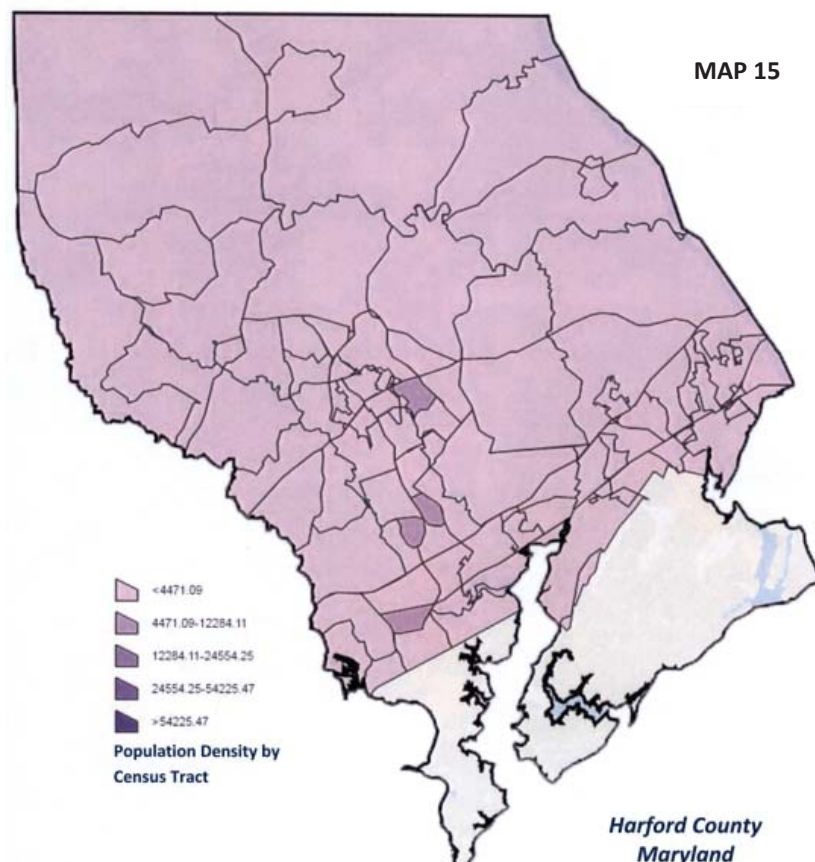
Narrative

Priority needs were developed based on statistical data; including data obtained from the U.S. Census Bureau, Harford County Planning and Zoning, Baltimore Metropolitan Council, on-on-one meetings, focus groups, and the results of our community needs survey.

SP-30 Influence of Market Conditions – 91.215 (b)

Table 54 – Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Harford County continues to see long wait lists for Housing Choice Vouchers and very limited stock of subsidized housing units. In addition, Harford County has seen a 33% increase in the percentage of families living in poverty during the last five years. TBRA will be used as an additional tool in our effort to house homeless individuals and families as quickly as possible.
TBRA for Non-Homeless Special Needs	Not applicable.
New Unit Production	Harford County's housing costs continue to outpace disposable incomes. Harford County will support the creation of new affordable home-ownership and affordable rental housing, with priority given to projects located in areas of opportunity within our development envelope or in sustainable communities along the Route 40 corridor.
Rehabilitation	Harford County will continue to support rehabilitation of existing housing stock, particularly for low, low-moderate and special needs households, allowing these special needs populations to remain housed. The average cost of a rehabilitation project in Harford County is less than \$7,000, making it a very affordable alternative to relocating these fragile households.
Acquisition, including preservation	Harford County receives very little funding for both CDBG and HOME and acquisition of property is generally not feasible for most of our sub-recipients. However, Harford County can provide gap funding for affordable housing projects and continue to fund homeowner rehab programs in addition to meeting the mandated CHDO required funding.



SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

In the Harford County Consolidated Plan: FFY2017-FFY2019, approximately \$11,943,333.00 in Federal, State, and County resources is estimated to be allocated to housing and community development activities in Harford County for FFY2017. These funds, estimated and outlined in detail herein, are a combination of entitlement grants, program income, required local match dollars, Continuum of Care award funds.

Table 55 - Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total \$:		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	945,668	34,166	21,437	1,001,271	0	Community Development Block Grant (CDBG) is a flexible program that provides communities the resources to address housing and community development needs.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	313,222	37,085	0	350,307	0	Home Investment Partnership Program (HOME) provides formula grants to entitlement communities to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people.
Continuum of Care	public - federal	Admin and Planning Housing Other	920,787	0	0	920,787	0	The Continuum of Care is made up of interested individuals, human service agencies, and organizations that provide services to the homeless and those at-risk of homelessness. CoC Funds will be utilized for 12 Permanent Supportive Housing projects and one Transitional Housing project of victims fleeing domestic violence. The funds will help end homelessness and provide critically needed support for Harford County.
Other	public - federal	Homebuyer assistance Housing	26,906	0	0	26,906	0	The Emergency Shelter Grant (ESG) program is designed to be the, first step in a continuum of assistance to prevent homelessness and enable homeless individuals and families to move towards independent living.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total \$:		
Other	public - federal	Housing; TBRA	789,992	0	0	789,992	0	Section 8 Mainstream Program. The programs purpose is to increase the supply of housing opportunities available to very low-income persons with disabilities by providing them with rental vouchers o to access the private rental market
Other	public - federal	Housing	129,000	0	0	129,000	0	The Emergency Shelter Grant (ESG) program is designed to be the, first step in a continuum of assistance to prevent homelessness and enable homeless individuals and families to move towards independent living.
Other	public - state	Admin and Planning	36,916	0	0	36,916	0	Funding is available for the salary and FICA for each housing counselor position. The FICA funds should be used for the employer's contribution to FICA.
Other	public - state	Homebuyer assistance Housing	59,250	0	0	59,250	0	Harford County Housing & Community Development offers several types of homeownership counseling. HUD approved first-time homebuyer education courses are offered by the County and are required for most first-time homebuyer loan programs.
Other	public - state	Housing	94,338	0	0	94,338	0	The Emergency and Transitional Housing and Services (ETHS) Program provides state funding for emergency and transitional shelters for people who are homeless.
Other	public - state	Housing Public Services	103,920	0	0	103,920	0	The Service-Linked Housing Program (SLHP) provides linkages for low-income persons living in permanent housing to supportive services in the community to help them maintain their housing and not become homeless.
Other	public - local	Acquisition Homebuyer assistance Homeowner rehab Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	86,274	0	0	86,274	0	Harford County will provide matching funds from local dollars for the HOME program.
Other	public - local	Housing Public Services	644,372	0	0	644,372	0	Grant in Aid provides operating funding to eligible non-profit public/private organizations in Harford County whose missions meet the purpose of providing public service programs which provide housing and prevention services. The purpose of the grant program is to enhance the ability of public & private sector organizations to provide housing and homeless services to citizens.

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Harford County will use federal, state, and local funds to leverage additional resources to ensure decent affordable housing, provide services to the most vulnerable residents of our community, and to create jobs through the expansion and retention of businesses.

Harford County will provide matching funds from local dollars in the amount of \$86,274. In addition, our CHDO's will provide a 25% in-kind match for all homeownership activities.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan: Not applicable.

Discussion

Harford County will continue to leverage all available resources. Harford County will offer incentives to developers to build affordable housing on publically owned land. The Community Development staff works closely with the Maryland Department of Housing and Community Development to provide local funding and support for state-funded projects in the County. In addition, the County works with local banks and lending institutions to expand community reinvestment activities. Harford County, due to limited federal resources, will only support projects where there is owner equity, a commitment of private investment, or other public financing.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Table 56 - Institutional Delivery Structure			
Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Harford County Housing and Community Development	Government	Homelessness Planning Public Housing	Jurisdiction
Harford County Housing Agency	Government	Homelessness Public Housing Rental	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Harford Community Action Agency, Inc.	Non-profit organizations	Homelessness Non-homeless special needs Public Housing Rental public services	Jurisdiction
Harford County Department of Community Services	Government	Homelessness Non-homeless special needs Planning public services	Jurisdiction
Harford County Department Of Social Services	Government	Homelessness Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities public services	Jurisdiction
Habitat for Humanity Susquehanna	Non-profit organizations	Homelessness Ownership Rental	Jurisdiction
Harford Family House, Inc.	Non-profit organizations	Homelessness Public Housing Rental	Jurisdiction
Associated Catholic Charities	Non-profit organizations	Homelessness Non-homeless special needs public services	Jurisdiction
Faith Communities and Civic Agencies United, Inc.	Community/Faith-based organization	Homelessness Non-homeless special needs public services	Jurisdiction
The Sexual Assault/Spouse Abuse Resource Center, Inc.	Non-profit organizations	Homelessness public services	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Homecoming Project, Inc.	Non-profit organizations	Homelessness	Jurisdiction
The Arc Northern Chesapeake Region	Non-profit organizations	Homelessness Non-homeless special needs Rental public services	Jurisdiction
Harford County Sheriff's Office	Departments and agencies	Non-homeless special needs Planning public services	Jurisdiction
United Way of Central Maryland	Non-profit organizations	Homelessness Non-homeless special needs public services	Jurisdiction
Harford County Health Department	Departments and agencies	Homelessness Non-homeless special needs public services	Jurisdiction
Healthcare For The Homeless	Departments and agencies	Homelessness public services	Jurisdiction
Maryland Department of Health and Mental Hygiene	Departments and agencies	Homelessness Non-homeless special needs public services	Jurisdiction
The Office on Mental Health - Core Service Agency of Harford County	Departments and agencies	Homelessness Non-homeless special needs public services	Jurisdiction
Mason-Dixon Community Services	Non-profit organizations	Homelessness Non-homeless special needs public facilities public services	Jurisdiction
Family and Children's Services of Central Maryland	Non-profit organizations	Homelessness public services	Jurisdiction
Upper Chesapeake Health Systems	Public institution	Homelessness Non-homeless special needs public facilities public services	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Harford County Office on Aging	Government	Homelessness Non-homeless special needs public services	Jurisdiction
Upper Bay Counseling Services	Continuum of care	Homelessness public services	Jurisdiction
Havre de Grace Housing Authority	Government	Homelessness public services	Jurisdiction
Harford County Public Schools	Government	Homelessness public services	Jurisdiction
City of Havre de Grace	Government	Non-homeless special needs Planning neighborhood improvements public facilities public services	Jurisdiction
City of Aberdeen	Government	Non-homeless special needs Planning neighborhood improvements public facilities public services	Jurisdiction
Town of Bel Air	Government	Non-homeless special needs Planning neighborhood improvements public facilities public services	Jurisdiction
Baltimore Metropolitan Council	Contractor	Homelessness Non-homeless special needs Ownership Planning Public Housing Rental	Jurisdiction

Maryland Department Of Housing And Community Development	Government	Homelessness Non-homeless special needs Ownership Planning Public Housing Rental	Jurisdiction
Maryland Department of Human Resources	Government	Homelessness Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities public services	Jurisdiction

Assess of Strengths and Gaps in the Institutional Delivery System

Harford County Housing and Community Development is the lead agency for the planning and administration of CDBG, HOME, CoC, ESG, and related activities. HCHCD also administers the Section 8 Housing Choice Voucher program and other programs designed to assist extremely low, low, and low-moderate renters.

In addition to being the lead agency for the planning and administration of CDBG, HOME, CoC, ESG, and related activities HCHCD provides direct services, such as first time homeownership counseling. HCHCD also works closely with partners such as Habitat for Humanity Susquehanna as a Community Housing Development Organization (CHDO).

HCHCD works daily with multiple non-profit organizations, other Local and State Government agencies, members of the Harford Roundtable, and numerous many faith based organizations to plan for the most efficient use of federal funds. This large network of support provides housing and services to low and moderate income households, the homeless, developmentally disabled, the mentally ill, those infected with HIV/ AIDS and chronic substance abusers among others.

The non-profit and faith based organizations Harford County has historically relied upon to provide these critical services are experienced in meeting the needs of the County's low and moderate income population.

Due to the Suburban nature of the County, focus on increased public transportation services would greater assist the County's low and moderate income population.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Table 57 - Homeless Prevention Services Summary			
Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance			
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics	X	X	X
Other Street Outreach Services	X	X	X
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X		
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X		

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Harford County instituted coordinated entry two years ago. Individuals experiencing homelessness are directed to the Harford Community Action Agency. During intake, the staff evaluates and assesses the individual's needs and; based on their vulnerability score, the individuals are housed immediately or placed on a waitlist until appropriate shelter becomes available. During that initial screening, appropriate referrals are made

and individuals are connected with mainstream services targeting their individual needs. Individuals who do not receive immediate placement are connected with case managers who will monitor the individual to ensure that s/he is following up on recommended referrals.

Chronically homeless individuals, families with children, veterans and their families, and unaccompanied youth score higher on the vulnerability index and typically receive housing placement sooner than homeless adults.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Harford County's coordinated entry provides immediate, effective referral services to persons experiencing homelessness. Special needs populations score higher for need and are placed sooner than the general population. Harford County's strong network of provider partners ensures that individuals seeking services (addiction recovery, job placement, health services, etc.) are able to access those services in a timely manner. Unfortunately, gaps in services occur due to the lack of availability of beds for all types of homeless individuals, as well as inability to connect with individuals experiencing homelessness.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Harford County will continue to increase its stock of emergency shelters, transitional housing programs – particularly for victims fleeing domestic violence and for persons with recovering from addictions – and permanent supportive housing. Harford County will also strengthen its commitment to homeless outreach and was recently awarded CoC funds to hire a street outreach worker. In addition, Harford County recently held its second annual Project Homeless Connect, in partnership with the United Way of Central Maryland, a resource day that occurs immediately after our annual point in time count. Thanks to this event, Harford County was able to reach twenty five additional individuals experiencing homelessness who had not previously been identified.

SP-45 Goals Summary – 91.215(a)(4)

Table 58 – Goals Summary

Sort Order	Goal Name	Start Year	End Year	Category	Geo. Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Preservation and Rehabilitation of Housing	2017	2019	Affordable Housing Non-Homeless Special Needs	Route 40 Corridor Countywide Initiative Municipality	Expand Affordable Housing Opportunities Prevent and Eliminate Homelessness Increase Housing Opportunities - Special Needs	CDBG: \$60,000 HOME: \$600,000 Harford County Grant in Aid: \$88,710	Homeowner Housing Added: 12 Household Housing Unit Homeowner Housing Rehabilitated: 60 Household Housing Unit
2	Increase Homeownership	2017	2019	Affordable Housing	Countywide Initiative	Expand Affordable Housing Opportunities	HCAP: \$110,748 HUD Housing Counseling Grant: \$80,718 Maryland DHCD Housing Counseling Grant: \$157,750	Public service activities for Low/ Moderate Income Housing Benefit: 600 Households Assisted
3	Expand Rental Subsidy	2017	2019	Affordable Housing	Route 40 Corridor Countywide Initiative Municipality	Expand Affordable Housing Opportunities Prevent and Eliminate Homelessness Increase Housing Opportunities - Special Needs	HOME: \$245,697 Section 8: \$23,100,000	Tenant-based rental assistance / Rapid Rehousing: 6000 Households Assisted
4	Increase Supply of Affordable Rental Units	2017	2019	Affordable Housing	Route 40 Corridor Countywide Initiative Municipality	Expand Affordable Housing Opportunities Prevent and Eliminate Homelessness Increase Housing Opportunities - Special Needs	HOME Match: \$258,822	Rental units constructed: 30 Household Housing Unit
5	Affirmatively Further Fair Housing	2017	2019	Fair Housing	Route 40 Corridor Countywide Initiative Municipality	Expand Affordable Housing Opportunities Prevent and Eliminate Homelessness Increase Housing Opportunities - Special Needs	CDBG: \$24,000	Other: 100 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geo. Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Continuum of Care Support	2017	2019	Homeless	Route 40 Corridor Countywide Initiative Municipality	Prevent and Eliminate Homelessness Increase Housing Opportunities - Special Needs	Continuum of Care: \$2,605,725	Homeless Person Overnight Shelter: 600 Persons Assisted
7	Increase Emergency Shelter	2017	2019	Homeless	Route 40 Corridor Countywide Initiative Municipality	Prevent and Eliminate Homelessness Increase Housing Opportunities - Special Needs	CDBG: \$1,000,000	Homeless Person Overnight Shelter: 500 Persons Assisted Overnight/Emergency Shelter/ Transitional Housing Beds added: 30 Beds
8	HMIS Project	2017	2019	Homeless	Route 40 Corridor Countywide Initiative Municipality	Prevent and Eliminate Homelessness	CDBG: \$20,000	Homelessness Prevention: 600 Persons Assisted
9	Homeless Prevention	2017	2019	Homeless	Route 40 Corridor Countywide Initiative Municipality	Prevent and Eliminate Homelessness Increase Housing Opportunities - Special Needs	ETHS: \$163,014 Emergency Solutions Grant: \$387,000 HPP: \$59,202 Harford County Grant in Aid: \$912,966 Rental Allowance Program: \$120,000 SLHP: \$517,416	Homeless Person Overnight Shelter: 200 Persons Assisted Homelessness Prevention: 1000 Persons Assisted
10	Increase Accessible Housing for Special Needs	2017	2019	Non-Homeless Special Needs	Route 40 Corridor Countywide Initiative Municipality	Increase Housing Opportunities - Special Needs	CDBG: \$50,000 Section 8 Mainstream Program: \$1,680,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 12 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 60 Households Assisted
11	Increase Shelter for Victims of Domestic Violence	2017	2019	Non-Homeless Special Needs		Non-Homeless Special Needs	HW-CSH: \$200,832 Harford County Grant in Aid: \$324,183	Overnight/Emergency Shelter/ Transitional Housing Beds added: 12 Beds

Sort Order	Goal Name	Start Year	End Year	Category	Geo. Area	Needs Addressed	Funding	Goal Outcome Indicator
12	Drug and Alcohol Treatment	2017	2019	Non-Homeless Special Needs	Route 40 Corridor Countywide Initiative Municipality	Increase Housing Opportunities - Special Needs	Harford County Grant in Aid: \$75,750	Homeless Person Overnight Shelter: 75 Persons Assisted
13	Increase Supportive Services	2017	2019	Non-Homeless Special Needs	Route 40 Corridor Countywide Initiative Municipality	Increase Housing Opportunities - Special Needs	HOPWA: \$605,622	HIV/AIDS Housing Operations: 60 Household Housing Unit
14	Rehabilitation of Community Centers	2017	2019	Non-Housing Community Development	Route 40 Corridor Countywide Initiative Municipality	Improve Community Infrastructure	CDBG: \$115,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted
15	Improve Public Infrastructure	2017	2019	Non-Housing Community Development	Route 40 Corridor Countywide Initiative Municipality	Improve Community Infrastructure	CDBG: \$585,762	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted
16	Improve Community Facilities	2017	2019	Non-Housing Community Development	Route 40 Corridor Countywide Initiative Municipality	Improve Community Infrastructure	CDBG: \$500,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted
17	Improve Accessibility to Public Facilities	2017	2019	Non-Housing Community Development	Route 40 Corridor Countywide Initiative Municipality	Improve Community Infrastructure	CDBG: \$250,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted
18	Community Development Administration	2017	2019	Non-Housing Community Development	Route 40 Corridor Countywide Initiative Municipality	Prevent and Eliminate Homelessness	CDBG: \$567,399 HOME: \$92,766 Continuum of Care: \$156,636	Other: 30000 Other

Goal Descriptions		
1	Goal Name	Preservation and Rehabilitation of Housing
	Goal Description	Harford County will preserve and rehabilitate existing housing stock, particularly for elderly, frail elderly, and households with special needs.
2	Goal Name	Increase Homeownership
	Goal Description	Harford County will provide financial counseling and assistance for low-moderate income first time homebuyers.
3	Goal Name	Expand Rental Subsidy
	Goal Description	Harford County will provide rental assistance to low-moderate income households.
4	Goal Name	Increase Supply of Affordable Rental Units
	Goal Description	Harford County will assist with the development of new housing construction for low and low-moderate income homeowners and renters.
5	Goal Name	Affirmatively Further Fair Housing
	Goal Description	Harford County will continue to promote fair housing enforcement, outreach, and education throughout the County and support regional efforts to implement the Regional Fair Housing Action Plan.
6	Goal Name	Continuum of Care Support
	Goal Description	Harford County will support the Harford County CoC and its efforts to provide emergency shelter, transitional shelter, and permanent supportive housing to homeless individuals and families, as well as those at risk of homelessness.
7	Goal Name	Increase Emergency Shelter
	Goal Description	Harford County will provide support for the expansion of emergency shelter for individuals and families experiencing homelessness.
8	Goal Name	HMIS Project
	Goal Description	Harford County will assist the CoC with new and expanded Homeless Management Information System technology.
9	Goal Name	Homeless Prevention
	Goal Description	Harford County will provide support for agencies that assist individuals and families at risk of homelessness.
10	Goal Name	Increase Accessible Housing for Special Needs
	Goal Description	Harford County will support efforts to provide a variety of housing options to assist the disabled and elderly to live self sufficiently and independently as possible.
11	Goal Name	Increase Shelter for Victims of Domestic Violence
	Goal Description	Harford County will expand the number of shelter beds for victims fleeing domestic violence and human trafficking.
12	Goal Name	Drug and Alcohol Treatment
	Goal Description	Harford County will support transitional housing programs that provide residential treatment for individuals suffering from drug and alcohol addiction.
13	Goal Name	Increase Supportive Services
	Goal Description	Harford County will support programs and services that assist special needs populations.
14	Goal Name	Rehabilitation of Community Centers
	Goal Description	Harford County will support efforts to rehabilitate existing community centers, day habilitation centers, and senior centers throughout the County.
15	Goal Name	Improve Public Infrastructure

	Goal Description	Harford County will support local municipalities with public infrastructure improvements.
16	Goal Name	Improve Community Facilities
	Goal Description	Harford County will make public improvements in low-moderate income communities - examples include public parks, recreational centers, trails, and libraries.
17	Goal Name	Improve Accessibility to Public Facilities
	Goal Description	Harford County will improve the physical and visual accessibility of public facilities, infrastructure, and buildings.
18	Goal Name	Community Development Administration
	Goal Description	Harford County will provide administrative support for the continued success of the Community Development program.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Harford County estimates it will provide affordable housing as defined by HOME 91.315(b)(2) to 3 extremely low income families, 27 low-income families, and 3 moderate income families.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Not applicable. Harford County is not subject to a Section 504 Voluntary Compliance Agreement.

Activities to Increase Resident Involvements

Harford County Housing and Community Development is responsible Agency of administering the Section 8 Housing Choice Voucher program for Harford County. The Housing Agency conducts two Resident Advisory Board meetings semi-annually. The meetings are attended by active HCV participants as well as Harford County Housing Agency staff members. The purpose of the meetings is to obtain comments and recommendations from those in attendance as an important process of the Housing Agency's planning for the upcoming year. Harford County Housing and Community Development is a HUD certified Housing Counseling Agency providing comprehensive housing counseling services that are available to all HCV participants.

The Havre de Grace Housing Authority has established the Somerset Manor Residents Association, Inc. which works alongside management by advocating for the needs of the residents living within the community. Most recently the residents applied for and were awarded a federal grant to provide additional self-sufficiency services. These services include financial literacy, education, health and nutrition and homeownership.

Is the public housing agency designated as troubled under 24 CFR part 902?

Not applicable.

Plan to remove the 'troubled' designation

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Lack of Adequate Public Transportation

Harford Transit is Harford County's public bus service that runs Monday through Friday from 5am until 7pm, except on County holidays. This service is provided by Harford Transit for the general public and approved for operation by the Maryland Public Service Commission. The most populated places in Harford County are Aberdeen, Havre de Grace, and Bel Air and most of the County's population now lives in areas located between these three cities along the I-95, US-40, and Route 24 corridors. It is essential that transit planning be geared toward serving dependent populations in Harford County which typically, low-moderate income and special needs populations.

Major employers were identified for this plan by the Harford County Office on Economic Development. With the exception of a few companies in Forest Hill and Bel Air, most major employers are located along the southern, urbanized portion of the County. As manufacturing and distribution jobs continue to become increasingly available, these areas should all be considered for a work-related transit service that will serve the population working second and third shifts and not a standard work day.

No Inclusionary Zoning Incentives

Harford County does not currently require or incentivize affordable housing as a way to increase the construction of affordable housing units or create mixed income communities in new projects. Inclusionary zoning programs (either mandatory or voluntary) may have different set-aside requirements, affordability levels, and control periods if a jurisdiction so chooses. Most inclusionary zoning programs offer developers incentives, such as density bonuses, expedited approval, and fee waivers to integrate affordable units into market-rate projects. This creates opportunities for households with diverse socioeconomic backgrounds to live in the same developments and have access to same types of community services and amenities.

Housing Discrimination

There is no law prohibiting discrimination on the basis of a person's source of income so landlords in the County often lawfully deny housing to voucher holders. Bills prohibiting discrimination based on source of income have been considered by the State legislature over the past few years and support has generally grown, but no such law has yet been enacted. While some forms of discrimination may be intentional, other acts simply reflect a lack of knowledge and understanding on the part of landlords.

In a study evaluating the use of housing vouchers between 2000 and 2008, *The Reconcentration of Poverty: Patterns of Housing Voucher Use, 2000 to 2008*, Housing Policy Debate 2014, found that vouchers actually perpetuated concentrated poverty and racial segregation in the 50 most populous U.S. metropolitan areas. The study noted that the trends reflect a combination of preferences of voucher households and the unavailability or inaccessibility of affordable rental housing in certain communities. However, low-income households using vouchers were more segregated by race and income than a comparison group of non-voucher households earning less than \$15,000 annually. This suggests that additional constraints may face voucher households, including a reluctance by landlords to accept vouchers and the allowable rental costs covered by the program.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Proposed Actions over the next three years broken down under the related goals are:

- Goal 1: Increase access to County programs for persons with limited English proficiency. Continue working on the four-factor analysis of needs and language access plan according to HUD's Limited English Proficiency (LEP) guidance. A committee has been set-up with representatives from all county departments to complete this analysis and make recommendations. Continue contract for telephonic, on-site and document language translation services upon request.
- Goal 2: Continue to provide fair housing education, outreach, and testing services throughout the County. Harford County will continue to provide education and outreach on fair housing through multiple service entities: Housing and Community Development, Office of Human Relations, the Disabilities Coordinator and its selected fair housing service provider. Contract with fair housing services provider to perform test as needed, and respond to contacts and inquiries with regard to discrimination.

- Goal 3: Increase opportunities for homeownership throughout the County. Provide funding to nonprofit and for-profit developers of affordable housing to create housing opportunities for the low-income, including members of the protected classes. Provide additional funding incentives for nonprofit and for-profit developers to create affordable housing units, both homebuyer and rental, in areas of opportunity and in non-impacted areas.
- Goal 4: Increase the supply of housing affordable to households below 80% Median Household Income (MHI), specifically in non-impacted neighborhoods. Continue to fund eligible Community Housing Development Organizations (CHDOs) with HOME program funds to create affordable housing opportunities. Continue to work with our CHDOs to leverage the HOME received to acquire, rehab, and construct new homes while partnering with local lenders that offer homebuyer incentives to low to moderate income families. Preserve and improve the physical condition of existing subsidized housing, both publicly and privately owned. Preserve and improve the physical condition of existing ownership housing through emergency repair and accessibility upgrades.
- Goal 5: Amend policy and program documents to affirmatively further fair housing. Require all its sub-grantees to certify that they are furthering fair housing. Inform County municipalities and sub-grantees of their obligation to further fair housing. Require housing developers to utilize the Uniform Federal Accessibility Standards (UFAS) in construction which contain the latest accessibility requirements.
- Goal 6: Mitigate the extent to which mortgage loan denials and high-cost lending disproportionately affect minorities. Provide funding to community partner programs that assist low-income residents with credit counseling, credit repair, budgeting, foreclosure intervention and default counseling, home ownership classes, and counseling. Harford County Housing and Community Department will provide homeownership counseling, pre-purchase counseling, mortgage default and delinquency, home equity conversion counseling, rental counseling, and rent delinquency services.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Harford County adopted coordinated entry to streamline the accessibility of shelter beds and access of mainstream services. Persons experiencing homelessness are directed to one single point of entry – the Harford Community Action Agency (HCAA) located in Edgewood, Maryland – easily accessible via Harford Transit. Individuals are assessed using the VI-SPDAT and placements and referrals are made accordingly.

In order to better reach homeless individuals – especially unsheltered persons - HCAA has a street outreach worker on staff who routinely visits known encampments and day shelters. The outreach worker works closely with local law enforcement, the faith based community, and others who help identify homeless persons. In addition, Harford County holds an annual resource fair known as Project Homeless Connect, which connects service providers with homeless and those at-risk of homelessness. Upper Bay Counseling also offers outreach services through the Projects in Assistance for Transition from Homelessness (PATH) grant. This program provides assistance to individuals who are homeless and have serious mental illnesses and co-occurring disorders. They outreach to individuals in encampments, day shelters, soup kitchens, and the emergency shelter.

Addressing the emergency and transitional housing needs of homeless persons

Harford County currently has 33 emergency shelter beds for adults, 4 units of emergency shelter for women with children, and a winter emergency rotating shelter that houses up to 40 homeless adults during cold weather. These emergency shelters all provide housing for up to 90 days as well as case management services. Individuals exiting emergency shelters typically move to transitional housing, permanent supportive housing, or receive rapid rehousing funds and enter into their own lease.

Harford County has a total of 58 transitional housing beds. Some of these units are targeted towards homeless families with children. Others target victims fleeing domestic violence and human trafficking and single men. There are 16 additional units targeted towards adults recovering from addiction. While the primary eligibility for this project is not necessarily homelessness, most individuals served have been or are at extreme risk. Transitional housing programs help individuals and families gain life skills enabling them to become self-sufficient.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The Harford County Continuum of Care, has adopted a housing first approach and is committed to ending chronic homelessness. The Continuum instituted a single point coordinated access for all homeless persons, adopting the VI-SPDAT assessment tool which prioritizes individuals based on risk factors. Individuals with the greatest need (particularly chronically homeless) are given priority for all HUD funded supportive housing programs and services.

Harford County has made ending veterans homelessness a top priority. Upon homeless intake screening, all veterans are immediately referred to the VA for assessment. The VA Medical Center ensures each veteran receives necessary medical care, services, and access to permanent housing. Harford County administers the Veterans Affairs Supportive Housing (VASH) voucher program.

The Continuum of Care has recently been able to add Rapid Re-housing to the list of housing interventions available for Harford County households. The goal is to move households experiencing homelessness into permanent housing as quickly as possible.

All households who access services via coordinated access are also screened for diversion and prevention. The Harford Community Action Agency has eviction prevention funds that can pay rental arrears and utility turn-off notices. Move-out funds also exist to help individuals with security deposits who may be leaving emergency or transitional shelters and obtaining permanent housing. Case management to support households in maintaining stability is available to those who have obtained permanent housing.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education, or youth needs.

Harford County has a strong network of homeless prevention partners. The Harford Community Action Agency offers a wide array of homeless prevention programs and services that help at-risk households. Programs include energy assistance, eviction prevention, food pantry, life skills classes, and case management.

Harford County also has a strong partnership with local hospitals to assist at-risk individuals exiting from those institutions. Case workers at each of the County's medical facilities work closely with the County's homeless outreach worker to identify housing options and support programs. Prior to release, the case worker develops a treatment plan addressing medical care and housing options. These medically fragile individuals receive priority housing within our Continuum.

Harford County also has a strong partnership with the local detention center and works closely with the Re-entry Coordinator. Prior to release, homeless individuals work with the re-entry coordinator to develop a housing plan. The coordinator works closely with the Harford Community Action Agency to prioritize these individuals for housing.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Harford County will continue to undertake outreach activities to educate landlords, tenants, and homeowners to inform them of the hazards of lead paint and lead poisoning prevention. These activities will include educational forums, distribution of literature in home ownership workshops, tenant briefings, and information available at public libraries.

Under Maryland Law, effective January 1, 2015 – Lead Risk Reduction in Housing Act – owners of rental property built prior to 1978 must: (1) register all rental dwelling units every year with the Maryland Department of the Environment (MDE); (2) have lead paint inspections prior to changes in tenancy; and (3) distribute specific lead risk educational materials from MDE.

Harford County will require all participants of any federally funded programs (homeownership assistance programs, home rehabilitation programs, subsidized rental units and capital projects) be made aware of lead-based paint hazards. Moreover, Harford County will require testing and abatement of any projects that receive federal funding.

How are the actions listed above related to the extent of lead poisoning and hazards?

Harford County continues to see a decline in the incidence of lead-paint poisoning. Thanks to the continued education and outreach programs and on-going testing of children, Harford County has virtually eliminated the incidence of childhood lead poisoning. Of the 2,853 children tested for elevated blood levels in 2014, only 2 children had lead levels greater than 10 ug/dl.

How are the actions listed above integrated into housing policies and procedures?

Harford County requires all recipients of federally funded program comply with federal and state lead abatement laws. Harford County conducts annual monitoring of programs ensuring identification and compliance of mandated lead abatement statutes.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Harford County is committed to providing efficient, transparent, and responsive services to strengthen all families and communities.

Harford County's poverty rate for families has increased 33% during the last five years. Today, more than 6% of the population lives at or below the federal poverty level. In order to combat this growing challenge, Harford County relies on a network of community partners to help improve the lives and create employment and economic opportunities for low-income residents. Moreover, according to the ALICE Report released by the United Ways of Central Maryland, in the Fall of 2016, in Harford County, 92,304 households - 34 percent - struggled to afford basic household necessities in 2014. With the cost of living higher than what most people earn, ALICE families - an acronym for Asset Limited, Income Constrained, Employed - have income above the Federal Poverty Level (FPL), but not high enough to afford a basic household budget that includes housing, child care, food, transportation, and health care.

Harford County's Department of Social Services (DSS) is the primary agency tasked with providing safety net and self-sufficiency programs to those in need under the federally funded mainstream programs of temporary cash assistance (TCA), family investment, and medical assistance programs. DSS also utilizes state funded programs targeted to those in need. The WAGE Center, a DSS facility located in Aberdeen, provides services to public assistance clients seeking re-entry to the work force. Formal partnerships exist between the DSS and the following agencies and institutions to provide services on site at the WAGE Center: The Department of Labor License and Regulation (DLLR) provides job development and placement services; Harford Community College (HCC) provides job readiness and functional skill instruction and retention services and the Susquehanna Workforce Network (SWN) provides work-based training services; and the YMCA of Central Maryland provides certified babysitting services to the children of customers while they participate in WAGE activities and services. Together in one location, the project offers a seamless combination of expert services, avoids duplication of effort, and eliminates the fragmentation of services for the customer.

Harford County also partners with several anti-poverty organizations that provide an array of services for our at-risk households. The Harford Community Action Agency administers a financial literacy program, eviction prevention, energy assistance, a food pantry, and case

management for individuals and families in need of assistance. Other organizations that provide safety nets in the community include Catholic Charities (operating three Head Start and three Early Head Start programs in and around the Route 40 corridor), Mason-Dixon Community Services (providing emergency services to low-income residents of northern Harford County), the Success Project (offering financial literacy and life skills to low-income residents in Havre de Grace), and the Judy Center (providing school readiness for at-risk families with children who attend Magnolia Elementary School), the United Way of Central Maryland (family stability housing program), and other small, dedicated organizations – many faith based – that provide additional in-kind and financial services to struggling households.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

Harford County directs federal resources, including CDBG funds, to programs that ensure decent affordable housing, to provide services to the most vulnerable in our communities, and to create jobs through the expansion and retention of businesses. During the next three years, Harford County will fund and support programs that address the following activities:

- Preserving and rehabilitating existing housing stock, particularly for elderly, frail elderly, and households with special needs.
- Financial counseling and assistance for low-moderate income renters and first time homebuyers.
- Rental Assistance to low-moderate income households.
- Housing construction for the creation of new or rehabilitated housing for low-moderate income homebuyer and renters.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Harford County has developed monitoring standards consistent with the U.S. Department of Housing and Urban Development's (HUD) comprehensive monitoring policies and procedures that cover their programs and activities and contain specific actions and objectives under each of the processes outlined in "Harford County's Community Development Monitoring Policies and Procedures for HUD Programs". Annual monitoring of all sub-recipients will review program progress, program effectiveness, and overall management systems including compliance with statutory and regulatory requirements, financial management, allowable costs, program income and disbursements, records maintenance, and reporting. Monitoring reviews are also conducted to ensure compliance with federal labor standards, GAAP, affirmative action, conflicts of interests, environmental standards, and other areas as deemed necessary. Programs to be monitored annually by HCHCD staff include CDBG, HOME, ESG, and CoC.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

Table 59 - Expected Resources – Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	945,668	34,166	21,437	1,001,271	0	Community Development Block Grant (CDBG) is a flexible program that provides communities the resources to address housing and community development needs.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	313,222	37,085	0	350,307	0	Home Investment Partnership Program (HOME) provides formula grants to entitlement communities to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people.

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Harford County will use federal, state and local funds to leverage additional resources to ensure decent affordable housing, provide services to the most vulnerable residents of our community, and to create jobs through the expansion and retention of businesses.

Harford County will provide matching funds from local dollars in the amount of \$86,274. In addition, our CHDO's will provide a 25% in-kind match for all homeownership activities.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan. N/A

Discussion

Harford County will continue to leverage all available resources. Harford County will offer incentives to developers to build affordable housing on publically owned land. The Community Development staff works closely with the Maryland Department of Housing and Community Development to provide local funding and support for state-funded projects in the County. In addition, the County works with local banks and lending institutions to expand community reinvestment activities. Harford County, due to limited federal resources, will only support projects where there is owner equity, a commitment of private investment, or other public financing.

AP-20 Annual Goals and Objectives

Table 60 – Goals Summary								
Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Preservation and Rehabilitation of Housing	2018	2020	Affordable Housing Non-Homeless Special Needs	Route 40 Corridor Countywide Initiative Municipality	Expand Affordable Housing Opportunities Prevent and Eliminate Homelessness Increase Housing Opportunities - Special Needs	CDBG: \$20,000 HOME: \$200,000 Harford County Grant in Aid: \$29,570	Homeowner Housing Added: 5 Household Housing Unit Homeowner Housing Rehabilitated: 20 Household Housing Unit
2	Increase Accessible Housing for Special Needs	2018	2020	Non-Homeless Special Needs	Route 40 Corridor Countywide Initiative Municipality	Prevent and Eliminate Homelessness Increase Housing Opportunities - Special Needs	CDBG: \$50,000 Section 8 Mainstream Program: \$560,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 4 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 20 Households Assisted
3	Improve Accessibility to Public Facilities	2018	2020	Non-Housing Community Development	Route 40 Corridor Countywide Initiative Municipality	Improve Community Infrastructure	CDBG: \$147,800	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3000 Persons Assisted
4	Increase Emergency Shelter	2018	2020	Homeless	Route 40 Corridor Countywide Initiative Municipality	Prevent and Eliminate Homelessness	CDBG: \$115,672	Homeless Person Overnight Shelter: 100 Persons Assisted Overnight/Emergency Shelter/ Transitional Housing Beds added: 10 Beds
5	Improve Public Infrastructure	2018	2020	Non-Housing Community Development	Route 40 Corridor Countywide Initiative Municipality	Improve Community Infrastructure	CDBG: \$195,254	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3000 Persons Assisted
6	Affirmatively Further Fair Housing	2018	2020	Fair Housing	Countywide Initiative	Expand Affordable Housing Opportunities	CDBG: \$8,000	Other: 5 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	HMIS Project	2018	2020	Homeless	Route 40 Corridor Countywide Initiative Municipality	Prevent and Eliminate Homelessness	CDBG: \$20,000	Homelessness Prevention: 600 Persons Assisted
8	Community Development Administration	2018	2020	Non-Housing Community Development	Route 40 Corridor Countywide Initiative Municipality	Prevent and Eliminate Homelessness	CDBG: \$181,133 HOME: \$30,922 Continuum of Care: \$52,212	Other: 10000 Other
9	Increase Shelter for Victims of Domestic Violence	2018	2020	Non-Homeless Special Needs	Countywide Initiative	Prevent and Eliminate Homelessness	HW-CSH: \$66,944 Harford County Grant in Aid: \$108,061	Overnight/Emergency Shelter/ Transitional Housing Beds added: 12 Beds
10	Homeless Prevention	2018	2020	Homeless	Route 40 Corridor Countywide Initiative Municipality	Prevent and Eliminate Homelessness	CDBG: \$126,975 ETHS: \$54,338 Emergency Solutions Grant: \$129,000 HPP: \$19,734 Harford County Grant in Aid: \$304,322 Rental Allowance Program: \$40,000 SLHP: \$172,472	Homeless Person Overnight Shelter: 60 Persons Assisted Homelessness Prevention: 2500 Persons Assisted
11	Increase Homeownership	2018	2020	Affordable Housing	Route 40 Corridor Countywide Initiative Municipality	Expand Affordable Housing Opportunities Prevent and Eliminate Homelessness Increase Housing Opportunities - Special Needs	HCAP: \$36,916 HUD Housing Counseling Grant: \$26,906 Maryland DHCD Housing Counseling Grant: \$59,250	Public service activities for Low/ Moderate Income Housing Benefit: 200 Households Assisted
12	Drug and Alcohol Treatment	2018	2020	Non-Homeless Special Needs	Route 40 Corridor Countywide Initiative Municipality	Increase Housing Opportunities - Special Needs	Harford County Grant in Aid: \$25,250	Homeless Person Overnight Shelter: 25 Persons Assisted
13	Increase Supportive Services	2018	2020	Non-Homeless Special Needs	Route 40 Corridor Countywide Initiative Municipality	Increase Housing Opportunities - Special Needs	HOPWA: \$201,874	HIV/AIDS Housing Operations: 20 Household Housing Unit
14	Rehabilitation of Community Centers	2018	2020	Non-Housing Community Development	Route 40 Corridor Countywide Initiative Municipality	Improve Community Infrastructure	CDBG: \$115,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
15	Expand Rental Subsidy	2018	2020	Affordable Housing	Route 40 Corridor Countywide Initiative Municipality	Expand Affordable Housing Opportunities Prevent and Eliminate Homelessness Increase Housing Opportunities - Special Needs	HOME: \$81,899 Section 8: \$7,700,000	Tenant-based rental assistance / Rapid Rehousing: 2000 Households Assisted
16	Increase Supply of Affordable Rental Units	2018	2020	Affordable Housing	Route 40 Corridor Countywide Initiative Municipality	Expand Affordable Housing Opportunities Prevent and Eliminate Homelessness Increase Housing Opportunities - Special Needs	HOME: \$86,274	Rental units constructed: 10 Household Housing Unit
17	Continuum of Care Support	2018	2020	Homeless	Route 40 Corridor Countywide Initiative Municipality	Prevent and Eliminate Homelessness Increase Housing Opportunities - Special Needs	Continuum of Care: \$868,575	Homeless Person Overnight Shelter: 200 Persons Assisted
18	Improve Community Facilities	2018	2020	Non-Housing Community Development	Route 40 Corridor Countywide Initiative Municipality	Improve Community Infrastructure	CDBG: \$195,254	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3000 Persons Assisted

Goal Descriptions

1	Goal Name	Preservation and Rehabilitation of Housing
	Goal Description	Harford County will preserve and rehabilitate existing housing stock, particularly for elderly, frail elderly, and households with special needs.
2	Goal Name	Increase Accessible Housing for Special Needs
	Goal Description	Harford County will support efforts to provide a variety of housing options to assist the disabled and elderly to live self sufficiently and independently as possible.
3	Goal Name	Improve Accessibility to Public Facilities
	Goal Description	Harford County will improve the physical and visual accessibility of public facilities, infrastructure and buildings.
4	Goal Name	Increase Emergency Shelter
	Goal Description	Harford County will provide support for the expansion of emergency shelter for individuals and families experiencing homelessness.
5	Goal Name	Improve Public Infrastructure
	Goal Description	Harford County will support local municipalities with public infrastructure improvements.

6	Goal Name	Affirmatively Further Fair Housing
	Goal Description	Harford County will continue to promote fair housing enforcement, outreach and education throughout the County and support regional efforts to implement the Regional Fair Housing Action Plan.
7	Goal Name	HMIS Project
	Goal Description	Harford County will assist the CoC with new and expanded Homeless Management Information System technology.
8	Goal Name	Community Development Administration
	Goal Description	Harford County will provide administrative support for the continued success of the Community Development program.
9	Goal Name	Increase Shelter for Victims of Domestic Violence
	Goal Description	Harford County will expand the number of shelter beds for victims fleeing domestic violence and human trafficking.
10	Goal Name	Homeless Prevention
	Goal Description	Harford County will provide support for agencies that assist individuals and families at risk of homelessness.
11	Goal Name	Increase Homeownership
	Goal Description	Harford County will provide financial counseling and assistance for low-moderate income first time homebuyers.
12	Goal Name	Drug and Alcohol Treatment
	Goal Description	Harford County will support transitional housing programs that provide residential treatment for individuals suffering from drug and alcohol addiction.
13	Goal Name	Increase Supportive Services
	Goal Description	Harford County will support programs and services that assist special needs populations.
14	Goal Name	Rehabilitation of Community Centers
	Goal Description	Harford County will support efforts to rehabilitate existing community centers, day habilitation centers and senior centers throughout the County.
15	Goal Name	Expand Rental Subsidy
	Goal Description	Harford County will provide rental assistance to low-moderate income households.
16	Goal Name	Increase Supply of Affordable Rental Units
	Goal Description	Harford County will assist with the development of new housing construction for low and low-moderate income homeowners and renters.
17	Goal Name	Continuum of Care Support
	Goal Description	Harford County will support the Harford County CoC and its efforts to provide emergency shelter, transitoinal shelter, and permanent supportive housing to homeless individuals and families, as well as those at risk of homelessness.
18	Goal Name	Improve Community Facilities
	Goal Description	Harford County will make public improvements in low-moderate income communities - examples include public parks, recreational centers, trails, and libraries.

AP-35 Projects – 91.220(d)

Introduction

Harford County is proud to administer the federal CDBG and HOME dollars provided by HUD to meet the affordable housing and human service needs of low to moderate income families in our community.

Due to the uncertainty of federal funding, Harford County is prepared to adjust allocations to projects. If CDBG funds are less than anticipated (\$932,877) Harford County will eliminate the following projects in order:

- Project # 12 - HMIS Project - proposed funding \$20,000
- Project # 19 - Public Service Project - proposed funding \$10,578.45
- Project #2 - The Harford Center - proposed funding \$115,000

If CDBG funding awarded to Harford County is less than \$792,298.55, projects will be cut equally, across the board, by the percentage of reduction in funding.

If CDBG funding awarded to Harford County is greater than \$932,877, Harford County will award additional funding to a future supportive housing project.

If HOME funds are less than anticipated (\$309,223) Harford County will eliminate the following projects:

- Project #20 - TBRA/SELP - proposed funding \$78,341

If HOME funding awarded to Harford County is less than \$246,898, projects will be cut equally, across the board, by the percentage of reduction in funding.

If HOME funding awarded to Harford County is greater than \$246,898, Harford County will award additional funding to a future supportive housing project.

In FY18 these funds will provide support for the County's homeless shelter by expanding the current footprint to better serve the homeless women and men, much needed ramps and home repairs for low income homeowners, ADA enhancements for affordable rental housing for persons with disabilities, ADA and other enhancements for facilities serving low income, senior citizens and disabled, an affordable homebuyer program for families, homebuyer counseling, foreclosure prevention assistance, and fair housing testing and education.

Table 61 – Project Information	
#	Project Name
1	Habitat for Humanity - Emergency Repair & Ramp Program
2	The Harford Center
3	The Arc Northern Chesapeake Region-Group Home Rehabilitation
4	FCCAU - Welcome One Emergency Shelter
5	Catholic Charities - Anna's House
6	Fair Housing Activity
7	Fair Housing Services - Regional AI Coordinator
8	City of Aberdeen
9	Town of Bel Air
10	City of Havre de Grace
11	CDBG Planning & Administration
12	HMIS Project
13	Harford Family House
14	SARC Domestic Violence Shelter expansion
15	Emergency Shelter Expansion
16	HOME Planning and Administration
17	The United Way of Central Maryland Inc
18	Habitat for Humanity - CHDO Project
19	Future Public Service Project
20	Tenant Based Rental Assistance
21	Future Affordable Housing Project

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The projects awarded funding in FY18 address the priorities identified through the County's Strategic Plan citizen participation and consultation process. Low to moderate income families and seniors in Harford County are still struggling to retain and maintain their homes in this economy. There is a need for home rehabilitation and repairs for disabled and low to moderate income homeowners. CDBG funding will allow the County to help its citizens make these repairs, and have emergency repairs and ADA improvements conducted. In addition, CDBG funds will be used for homeowner counseling and foreclosure prevention assistance. This funding will also support operation of the County's homeless shelter and assist in the expansion of the current emergency shelter. Funds will also be used to provide critical repairs to facilities that provide support services to seniors, low-income households, and adults living with disabilities. Finally, CDBG funds will provide continued support for fair housing testing, education, and oversight of the implementation plan set forth in the regional and jurisdiction-specific Analysis of Impediments to Fair Housing.

HOME funds will allow CHDOs in Harford County to develop additional affordable homebuyer units for low to moderate income families in an effort to meet the County's lack of affordable housing need, and assist low-income households with rental and/or down payment assistance.

Some of the obstacles the County faces in addressing underserved needs include: limited beds available in our homeless shelter, limited funding available for public service activities such as eviction prevention and utility assistance, and lack of resources to house individuals with mental illness, criminal history, and substance addiction issues.

AP-38 Project Summary

Project Summary Information

1	Project Name	Habitat for Humanity - Emergency Repair & Ramp Program
	Target Area	Countywide Initiative
	Goals Supported	Preservation and Rehabilitation of Housing
	Needs Addressed	Prevent and Eliminate Homelessness
	Funding	CDBG: \$20,000
	Description	Habitat for Humanity Susquehanna, Inc., a 501 (c)(3) nonprofit, will use CDBG funding to administer the Emergency Repair & Ramp program throughout Harford County. The Emergency Repair/Ramp Program was developed to address emergency repair and accessibility rehabilitation needs for low-moderate income Harford County residents. The home must be a single family dwelling which is the principle residence of its owners or renters. The property must be in need of renovation. This need is evidenced by one or more of the following: the failure or danger of failure of one or more major systems; systems which do not meet current Harford County codes or standards; the existence of conditions which constitute health or safety hazards; the need for modifications to accommodate the needs of occupants with disabilities. Income eligibility: Harford County residents between 0% - 80% Area Median Income for the Baltimore Metropolitan Region, adjusted by family size, as established by HUD.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	Habitat for Humanity will assist ten (10) Low-moderate income Harford County residents with critical repairs.
	Location Description	Various Locations within Harford County, Maryland. Addresses will be supplied as projects are undertaken.
	Planned Activities	The Program will provide critical repairs to fit the needs of the homes; these range from roofs to interior modifications, to accessible ramps, to hot water heater and heat pump replacement, new windows, doors and weatherization to improve energy efficiency in homes. For seniors and those with disabilities, installed accessible ramps, grab bars and walk-in showers may be provided to increase their safety.

2	Project Name	The Harford Center
	Target Area	Countywide Initiative
	Goals Supported	Improve Accessibility to Public Facilities
	Needs Addressed	Improve Community Infrastructure
	Funding	CDBG: \$115,000
	Description	The Harford Center, a 501 (c)(3) nonprofit, will use CDBG funds for improvements to their facility. Harford Center provides day habilitation services to 120+ adults with disabilities. The location provides daily programming that enhances an individual's talents and teaches basic pre-vocational, social, and life skills. The Harford Center provides door-to-door transportation, lunch and skilled-care. The building was constructed in the early 1970's and needs updating and renovating to ensure that the individuals that require services are able to access services in an environment that is safe and functional. The building is not ADA compliant for entry, exit, and the repairs will include: ADA compliant doors that are automatic with push buttons, so that individuals in a wheel chair have free and independent access in and out of the building from the front entrance. Renovating bathrooms which would include updating the mens and womens bathrooms on the first floor and adding two gender neutral individual bathrooms that would also be ADA compliant and comply with the gender access policy required by the Federal Government entitled: Equal Access in Accordance with an individual's Gender Identity in Community Planning and Development Programs. Additionally, one of the individual bathrooms would have a door that is ADA accessible by a push button to allow a person in a wheel-chair independent access.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	More than 120 adult individuals with disabilities will benefit from the activity.
	Location Description	The activity will take place at the Harford Center facility located at 4 N. Earlton Road, Havre de Grace, MD 21078.
	Planned Activities	The building was constructed in the early 1970's and needs updating and renovating to ensure that the individuals that require services are able to access services in an environment that is safe and functional. The building is not ADA compliant for entry, exit, and the repairs will include: ADA compliant doors that are automatic with push buttons, so that individuals in a wheel chair have free and independent access in and out of the building from the front entrance. Renovating bathrooms which would include updating the men's and womens bathrooms on the first floor and adding two gender neutral individual bathrooms that would also be ADA compliant and comply with the gender access policy required by the Federal Government entitled: Equal Access in Accordance with an Individuals Gender Identity in Community Planning and Development Programs. Additionally, one of the individual bathrooms would have a door that is ADA accessible by a push button to allow a person in a wheel-chair independent access.

3	Project Name	The Arc Northern Chesapeake Region-Group Home Rehabilitation
	Target Area	Route 40 Corridor Countywide Initiative
	Goals Supported	Increase Accessible Housing for Special Needs Improve Accessibility to Public Facilities
	Needs Addressed	Increase Housing Opportunities - Special Needs
	Funding	CDBG: \$50,000
	Description	The Arc Northern Chesapeake Region, a 501 (c)(3) nonprofit, will use CDBG funds to provide accessible renovations several group homes that are in need of renovation and repairs for the residential program. The Arc Northern Chesapeake Region group homes are occupied by low income adults with disabilities which has over 85 individuals that are supported on a daily basis. The Arc is dedicated to helping people with intellectual and developmental disabilities live personally valued lives in and throughout the community. The Arc is the owner and landlord of the property and provides affordable rent for three (3) individuals who receive housing vouchers.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	The Arc Northern Chesapeake Region, a 501 (c)(3) nonprofit, will use CDBG funds to provide accessible renovations to several group homes that are occupied by a total of twelve (12) low-income adults with disabilities.
	Location Description	The locations for rehabilitation are: 901 Conowingo Rd Bel Air MD 21014 - 1507 Westview Ct Bel Air MD 21015 - 711 Courtney Rd Aberdeen MD 21001 - 1 Locust Rd, Aberdeen MD 21001
	Planned Activities	The Arc Northern Chesapeake Region, a 501 (c)(3) nonprofit, will use CDBG funds to provide accessible renovations to the following locations for rehabilitation: 901 Conowingo Rd Bel Air MD 21014 - 1507 Westview Ct Bel Air MD 21015 - 711 Courtney Rd Aberdeen MD 21001 - 1 Locust Rd, Aberdeen MD 21001. The group homes that are occupied by a total of twelve (12) low-income adults with disabilities.

4	Project Name	FCCAU - Welcome One Emergency Shelter
	Target Area	Route 40 Corridor Countywide Initiative
	Goals Supported	Homeless Prevention
	Needs Addressed	Prevent and Eliminate Homelessness
	Funding	CDBG: \$62,000
	Description	Faith Communities and Civic Agencies United (FCCAUC), a 501 (c)(3) nonprofit, will use CDBG funding towards the operation of the Welcome One Emergency Shelter. The shelter is operated out of a county-owned building located in Belcamp. This public service activity will pay a portion of the salaries for the Executive Director, Shelter Manager, Finance Manager and Case Manager. FCCAU is working to solve the problem of homelessness in Harford County by providing services and support at the Welcome One Emergency Shelter 365 days a year, with a 33 bed capacity (27 men, 6 women). These staff members facilitate the homeless residents with initial movements towards self-sufficiency, through case management, transportation to services, access to health care and mental health counseling and employment search. Eligibility requirement: Homeless clients apply for a bed through the Harford Community Action Agency (HCAA) as the centralized intake coordinator for Harford County's Continuum of Care. HCAA staff interview and screen the clients to determine if they meet the definition of homelessness and refer when beds are available. Clients must be 18 years or older for placement in the shelter.
	Target Date	5/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	Faith Communities and Civic Agencies United (FCCAUC) will provide emergency shelter to sixty (60) homeless adults.
	Location Description	The activity will take place at the Welcome One Emergency Shelter located in Belcamp, Maryland.
	Planned Activities	Faith Communities and Civic Agencies United will use CDBG funds for shelter operations.

5	Project Name	Catholic Charities - Anna's House
	Target Area	Countywide Initiative
	Goals Supported	Homeless Prevention
	Needs Addressed	Prevent and Eliminate Homelessness
	Funding	CDBG: \$33,600
	Description	Associated Catholic Charities, Inc. a 501 (c)(3) non-profit, operates Anna's House, a transitional housing program serving women and children in Harford County. Anna's House will use CDBG funds to transform one of their transitional houses to a new emergency shelter dedicated to providing temporary shelter (up to 90 days) to homeless women with children. Harford County currently has no emergency shelter for homeless women and children (our only emergency shelter is Welcome One, a 33 bed facility providing shelter to adult men and women). Anna's house will provide supportive services with a goal of moving emergency shelter clients into rapid rehousing prior to the end of their 90 day stay.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	Anna's House will provide emergency shelter to four (4) families every ninety (90 days) totalling sixteen (16) homeless families each year.
	Location Description	The activity will occur at 605 N. Tollgate Road in Bel Air, MD 21014.
6	Planned Activities	Anna's House will use CDBG funds to provide emergency shelter services to sixteen (16) homeless familes with women and children.
	Project Name	Fair Housing Activity
	Target Area	Countywide Initiative
	Goals Supported	Affirmatively Further Fair Housing Community Development Administration
	Needs Addressed	Expand Affordable Housing Opportunities
	Funding	CDBG: \$8,000
	Description	Harford County will use CDBG funding for fair housing initiatives that will occur. In accordance with Public Act 90-284, the Fair Housing Act, Section 808(e)(5) mandates HUD administer all programs and activities related to housing and community development in a manner to affirmatively further the policies of the Fair Housing Act which includes prohibiting discrimination in the sale, rental, financing, or other services related to housing, on the basis of race, color, sex, religion, national origin, disability, or familial status. Through this selected activity the County will work to identify and respond to complaints and inquiries with regard to discrimination in housing. Activities that will be funded through this include education and outreach to Harford County landlords and tenants. These activities are funded out of the 20% administration cap.
	Target Date	6/30/2017

	Estimate the number and type of families that will benefit from the proposed activities	Fair housing activity will be targeted to all landlords and tenants living in Harford County.
	Location Description	The activity will be undertaken throughout Harford County.
	Planned Activities	Harford County will work with a fair housing provider to conduct fair housing testing, education, and outreach activities in order to affirmatively further fair housing in Harford County.
7	Project Name	Fair Housing Services - Regional AI Coordinator
	Target Area	Countywide Initiative
	Goals Supported	Community Development Administration
	Needs Addressed	Expand Affordable Housing Opportunities
	Funding	CDBG: \$5,600
	Description	Harford County along with Baltimore City, Anne Arundel, Baltimore, and Howard County fund a portion of the salary for a Regional AI Coordinator. Harford County, in cooperation with these jurisdictions, contracted with a consultant to complete a regional and jurisdiction specific Analysis of Impediments to Fair Housing (AI) which was formally accepted in February 2012. The AI Coordinator works to guide the implementation of the regional initiatives to address identified potential impediments to Fair Housing Choice and is playing a lead role in the formation of our regional efforts to complete AFFH. The regional and Harford County specific report can be found at: http://www.harfordcountymd.gov/services/downloads.cfm?FormID=1822 . These activities are funded out of the 20% administration cap.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	All residents of Harford County will benefit from the implementation of the Analysis of Impediments to Fair Housing.
	Location Description	The regional coordinator will work out of the Baltimore office of Baltimore Metropolitan Council (BMC), Inc.
	Planned Activities	The AI coordinator will work closely with Harford County Housing & Community Development to ensure the recommendations set for in the regional AI are carried out successfully.
8	Project Name	City of Aberdeen
	Target Area	Municipality
	Goals Supported	Improve Public Infrastructure
	Needs Addressed	Improve Community Infrastructure
	Funding	CDBG: \$90,026

	Description	No activity has been chosen by the City of Aberdeen at this time. The City of Aberdeen is one of three municipal governments that receive a percentage of Harford County's CDBG allocation each year. The city has traditionally used the CDBG funding to do primarily infrastructure development, such as road paving, within one of their low-income communities. These types of activities are qualified as a low to moderate-income area benefit, based on census tract data obtained from the U.S. Census Bureau.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	To be determined.
	Location Description	To be determined.
	Planned Activities	To be determined.
9	Project Name	Town of Bel Air
	Target Area	Municipality
	Goals Supported	Improve Public Infrastructure
	Needs Addressed	Improve Community Infrastructure
	Funding	CDBG: \$40,164
	Description	No activity has been chosen by the Town of Bel Air. The Town of Bel Air is one of three municipal governments that receive a percentage of Harford County's CDBG allocation each year. The town has traditionally used the CDBG funding to do primarily infrastructure development, like road paving, within one of their low-income communities. These types of activities are qualified as a low to moderate-income area benefit, based on census tract data obtained from the U.S. Census Bureau.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	To be determined.
	Location Description	To be determined.
	Planned Activities	To be determined.

10	Project Name	City of Havre de Grace
	Target Area	Municipality
	Goals Supported	Improve Public Infrastructure
	Needs Addressed	Improve Community Infrastructure
	Funding	CDBG: \$65,061
	Description	No activity has been chosen by the City of Havre de Grace at this time. The City of Havre de Grace is one of three municipal governments that receive a percentage of Harford County's CDBG allocation each year. The city has traditionally used the CDBG funding to do primarily infrastructure development, like road paving, within one of their low-income communities. These types of activities are qualified as a low to moderate-income area benefit, based on census tract data obtained from the U.S. Census Bureau. Some projects previously done: Paving - Juniata Street & Engineering & Architectural Services - Old City Hall Harford County works with the City of Havre de Grace to qualify the projects to ensure that the projects meet one of the National Objectives and eligible activities.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	To be determined.
	Location Description	To be determined.
11	Planned Activities	To be determined.
	Project Name	CDBG Planning & Administration
	Target Area	Countywide Initiative
	Goals Supported	Community Development Administration
	Needs Addressed	
	Funding	CDBG: \$175,533
	Description	Harford County will use CDBG funds towards the administration of the CDBG program. Activities performed by County staff ensure that all aspects of the program requirements are met as the grant is being administered. The staff member is responsible for performing program related duties, such as financial, environmental, and program eligibility according to the grant award terms and conditions. Relevant duties include, but are not limited to, working with project partners and developing partnerships, developing a working relationship with the funding agency, developing a project work plan, documenting project activities, overseeing grant procurement activities, supervising progress of the project, managing the project budget, and preparing and submitting performance reports.
	Target Date	6/30/2018

	Estimate the number and type of families that will benefit from the proposed activities	All Harford County low-income residents will benefit from the successful administration of the CDBG program by Harford County Housing and Community Development.
	Location Description	CDBG administration will take place at the Harford County Housing and Community Development office located at 15 S. Main Street, Bel Air, MD 21014.
	Planned Activities	Harford County Housing and Community Development staff will work with project partners to ensure the successful completion of community development projects.
12	Project Name	HMIS Project
	Target Area	Route 40 Corridor Countywide Initiative
	Goals Supported	Homeless Prevention
	Needs Addressed	Prevent and Eliminate Homelessness
	Funding	CDBG: \$20,000
	Description	Harford County will use CDBG funds for a public service activity that will upgrade the Homeless Management Information System (HMIS) for providers in Harford County. The system is utilized in Harford County by caseworkers and agency personnel from the various shelter providers, the health department, mental health and addictions treatment and social services staff to provide seamless access to services for Harford County homeless.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	All Harford County homeless persons will benefit from the upgrade of the HMIS system, but most particularly the members of the CoC that will no longer have to use a secondary data entry system.
	Location Description	
	Planned Activities	
13	Project Name	Harford Family House
	Target Area	Route 40 Corridor Countywide Initiative
	Goals Supported	Homeless Prevention
	Needs Addressed	Prevent and Eliminate Homelessness
	Funding	CDBG: \$47,800
	Description	Harford Family House is a 501 (c)(3) nonprofit organization providing housing and support to homeless families with children in Harford County. Harford Family House owns a 25 unit apartment building and several individual homes in the Aberdeen, MD area. These properties are used to carry out the mission of helping homeless families with children transition from homelessness to permanent, stable housing.
	Target Date	6/30/2018

	Estimate the number and type of families that will benefit from the proposed activities	The properties provided by Harford Family House include housing for 28 homeless families.
	Location Description	All of the sites are located in Aberdeen, MD 21001 and are available to all homeless persons and families in Harford County.
	Planned Activities	The proposed activities for this project include infrastructure rehabilitation and facility improvements including roof repairs and HVAC upgrades to the properties owned by Harford Family House.
14	Project Name	SARC Domestic Violence Shelter expansion
	Target Area	Route 40 Corridor Countywide Initiative Municipality
	Goals Supported	Increase Shelter for Victims of Domestic Violence
	Needs Addressed	Prevent and Eliminate Homelessness
	Funding	CDBG: \$100,000
	Description	The Sexual Assault Spouse Abuse Resource Center, Inc.a (501(c)(3)),provides free emergency shelter, counseling, legal services, and 24-hour helpline to victims of domestic violence, sexual violence, child abuse, and stalking in Harford County, Maryland. SARC is seeking to partner with Harford County Government in the planning and construction for a trauma informed Safehouse for victims of domestic violence, sexual violence, and/or stalking and their children.
	Target Date	4/1/2020
	Estimate the number and type of families that will benefit from the proposed activities	All Women, men, and child victims of domestic violence in Harford County Maryland.
	Location Description	Due to the confidential nature of the program, the exact address cannot be provided here. The proposed project will be located in Bel Air, Maryland.
	Planned Activities	The new structure will house women, men, and child victims of domestic violence as well as expand the current sheltering capacity from 28 beds to 40 beds.

15	Project Name	Emergency Shelter Expansion
	Target Area	Route 40 Corridor Countywide Initiative
	Goals Supported	Homeless Prevention Increase Shelter for Victims of Domestic Violence
	Needs Addressed	Prevent and Eliminate Homelessness Improve Community Infrastructure
	Funding	CDBG: \$115,671
	Description	Faith Communities and Civic Agencies United (FCCA), a 501 (c)(3) nonprofit, will use CDBG funding towards the expansion of the Welcome One Emergency Shelter. The shelter is operated out of a county-owned building located in Belcamp.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	Faith Communities and Civic Agencies United (FCCA) will provide emergency shelter to one hundred (100) homeless adults.
	Location Description	1221 Brass Mill Rd, Belcamp, MD 21017
	Planned Activities	CDBG funding will be used for the expansion of the Welcome One Emergency Shelter. The shelter is operated out of a county-owned building located in Belcamp.
16	Project Name	HOME Planning and Administration
	Target Area	
	Goals Supported	Community Development Administration
	Needs Addressed	Countywide Initiative
	Funding	HOME: \$30,922
	Description	Harford County will use HOME funds towards the administration of the HOME Program. Activities performed by County staff ensure that all aspects of the program requirements are met as the grant is being administered. The staff member is responsible for performing program related duties, such as financial, environmental, and program eligibility according to the grant award terms and conditions. Relevant duties include, but are not limited to, working with project partners and developing partnerships, developing a working relationship with the funding agency, developing a project work plan, documenting project activities, overseeing grant procurement activities, supervising progress of the project, managing the project budget, and preparing and submitting performance reports.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	All low-income residents living in Harford County will benefit from the successful administration of HOME funding.
	Location Description	The activity will be undertaken at the Harford County Department of Housing and Community Development office located at 15 S. Main Street, Bel Air, MD.
	Planned Activities	Harford County Department of Housing and Community Development will oversee projects to ensure their successful completion.

17	Project Name	The United Way of Central Maryland Inc
	Target Area	Countywide Initiative
	Goals Supported	Homeless Prevention
	Needs Addressed	Expand Affordable Housing Opportunities Prevent and Eliminate Homelessness
	Funding	CDBG: \$18,878
	Description	The United Way of Central Maryland Inc a (501(c)(3), is working in partnership with the Department of Housing and Community Development of Harford County to support and improve outcomes for formerly homeless tenants living in Continuum of Care funded permanent supportive housing units in Harford County.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	Twenty low-moderate income residents of Harford County will benefit from this program.
	Location Description	Services related to the existing and proposed work will be conducted at scattered site rental units in Harford County, MD.
	Planned Activities	Case Management: Case manager will work one-on-one with individuals to assess the strengths, create and monitor a goal plan and connect the individual to additional community resources, such as benefits screening and employment programs. The frequency of case manager and individual meetings depends on the needs of the individual and risk factors.
18	Project Name	Habitat for Humanity - CHDO Project
	Target Area	Countywide Initiative
	Goals Supported	Increase Homeownership
	Needs Addressed	Expand Affordable Housing Opportunities Prevent and Eliminate Homelessness
	Funding	HOME: \$200,000
	Description	Habitat for Humanity Susquehanna, Inc., a 501 (c)(3) nonprofit, will use HOME Program funds to acquire up to four properties (empty lots or homes to rehab) to create housing for low-income, first time homebuyers in Harford County. Habitat homes are simple, decent and affordable. A typical Habitat home is a three bedroom, one bath, single story home of 1152 square feet. HOME funds would cover costs including acquisition of land or existing homes to rehab, pre-development fees, and/or construction costs, such as building materials, and operating costs. Income eligibility: Harford County residents up to 80% Area Median Income for the Baltimore Metropolitan Region, adjusted by family size, as established by HUD.
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	Habitat for Humanity will assist four (4) low-income first-time homebuyers purchase a modest home in the Harford County.
	Location Description	The homes will be located in Harford County Maryland. Addressess will be supplied when the properties are secured.
	Planned Activities	Habitat will purchase and rehab up to four modest homes that will be sold to income eligible first time homebuyers.

19	Project Name	Future Public Service Project
	Target Area	Route 40 Corridor Countywide Initiative Municipality
	Goals Supported	Increase Supportive Services
	Needs Addressed	Prevent and Eliminate Homelessness
	Funding	CDBG: \$12,497
	Description	Future Public Service Project-To be determined
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
20	Project Name	Tenant Based Rental Assistance
	Target Area	Route 40 Corridor Countywide Initiative Municipality
	Goals Supported	Increase Homeownership Homeless Prevention
	Needs Addressed	Expand Affordable Housing Opportunities
	Funding	\$81,899
	Description	Harford County will provide tenant based rental assistance to low income residents who are experiencing homelessness.
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	To be determined.
	Location Description	To be determined.
	Planned Activities	To be determined.
21	Project Name	Future Affordable Housing Project
	Target Area	Route 40 Corridor Countywide Initiative Municipality
	Goals Supported	Increase Homeownership Homeless Prevention
	Needs Addressed	Expand Affordable Housing Opportunities

	Funding	
	Description	Harford County will use HOME PI for an affordable housing project to be identified at a later date
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	To be determined.
	Planned Activities	To be determined.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Harford County recognizes that there are greater concentrations of extremely low, low, and low-moderate income households located within the communities of along the Route 40 corridor.

Investments of our allocation for projects and services are targeted along the Route 40 corridor, where the largest pockets of low-income and minority populations reside. This area, which includes Edgewood, parts of Abingdon, Aberdeen, and Havre de Grace, has been the most heavily impacted by the economic downturn and has experienced the highest number of foreclosures in the county. Funding for supportive housing and homeowner projects will continue to be allocated in low-income areas. However, this year several county wide initiatives have been identified in order to successfully complete goals and objectives set forth in our three year consolidated plan.

Table 62 - Geographic Distribution

Target Area	Percentage of Funds
Route 40 Corridor	36

Rationale for the priorities for allocating investments geographically

Specific projects chosen for the FY2018/FFY2017 Action Plan are located in low/mod census tracts where service areas include minority concentrations. A majority of our low/mod census tracts and the minority population is located along the Route 40 corridor which runs west to east in the southern part of the county and encompasses Joppatowne, Edgewood, the City of Aberdeen, and the City of Havre de Grace.

Discussion

Three (3) municipalities receive a percentage of Harford County's CDBG allocation based on population. Out of the three (3) municipalities, two (2) areas have the largest minority concentration in the county. Annual allocations to these two municipalities, the City of Havre de Grace and the City of Aberdeen, assist areas of minority concentration, as well as low income persons. The Fair Housing program targets education, outreach, and testing for racial/ethnic discrimination county-wide. In FY2018, Harford County's Grant-In-Aid (local county funds) for public service activities is estimated to be approximately \$826,217. These fund human service providers in low income and minority concentration areas. A majority of this funding is targeted towards the southern part of the county as well. The definition of "area of minority concentration" for Harford County is any area that has a 12% or higher minority concentration. The definition of "area of low-income concentration" for Harford County includes low-moderate households having income below 80% of the median household income.

AP-55 Affordable Housing – 91.220(g)

Introduction

Finding decent affordable housing has always been a struggle for low income households. While direct gaps have been identified in numbers of units available to the low to moderate income population, issues such as poor credit, criminal backgrounds, lack of budgeting skills, or other personal barriers have resulted in indirect gaps of attainable units for this population. For example, due to poor credit often resulting from factors related to the recession, low to moderate income households in Harford County are often unable to qualify to rent available units, or they cannot obtain the financing necessary to purchase an available, affordable homeowner unit. In addition, many renters and homeowners, including those at risk of homelessness, have experienced a sudden loss of income. Due to unforeseen circumstances, such as job loss, these households often find themselves in need of more affordable housing. Each year HUD determines a fair market rent based on bedroom size for each area. In Harford County the 2017 Fair Market Rent (FMR) for a two-bedroom apartment is \$1,376. In order to afford this level of rent and utilities, without paying more than 30% of income on housing, a household must earn \$58,971 annually. Assuming a 40-hour work week, 52 weeks per year, and this level of income, translates into a housing wage of \$28.00 per hour. In Harford County, a minimum worker earns an hourly wage of \$8.75. A renter household

would need more than 3 full-time jobs paying minimum wage in order to afford that 2-bedroom rental unit at FMR.

In an effort to assist the low to moderate income population with its affordable housing needs, Harford County's FY2017 CDBG dollars will fund a homeowner ramp/rehabilitation program and one additional supportive housing project.

Harford County will also fund rental assistance using HOME funding. In addition, Harford County will fund at least two projects that provide homeownership opportunities for first time homebuyers. For HOME assisted homebuyer housing to qualify as affordable in Harford County, the following requirements must be met: the housing must be single-family housing (1-4 family residence, condominium unit, cooperative unit, combination manufactured home and lot, or manufactured home lot). The housing must be modest. In the acquisition of newly constructed housing and existing housing, the housing must have a purchase price for the type of single-family housing that does not exceed 95% of median purchase price for the area. To ensure housing meets this standard, the following should occur. An appraisal of the property will be reviewed and approved by Harford County personnel prior to acquisition. After the property is sold to an income eligible homebuyer, the appraised value of the housing is compared to the pre-Economic Stimulus Act of 2008 Single Family Mortgage Limits. A Deed of Trust and Note must be recorded to ensure specific affordability requirements are met, as explained in more detail in AP-90 under the HOME recapture provision.

Table 64 - One Year Goals for Affordable Housing by Support Requirement

Homeless	100
Non-Homeless	40
Special-Needs	16
Total	156

Table 65 - One Year Goals for Affordable Housing by Support Type

Rental Assistance	5
The Production of New Units	0
Rehab of Existing Units	2
Acquisition of Existing Units	4
Total	11

Discussion

In the first year of our Consolidated Plan, Harford County will continue to prioritize funding towards its extremely low to low income population, including those at risk of homelessness and those earning less than 30% of the area median income. Funding will continue to be targeted towards the low to moderate income homeowner

population and potential first time homebuyer population, with a concentration on acquisition of existing units (especially those reduced in value due to foreclosure or estate sale) that we can make more affordable through subsidy, rehabbing of existing units, and acquisition of infill lots for production of new affordable units which will help to revitalize neighborhoods. By continuing to provide funding to our Community Housing Development Organizations (CHDO) partners, Harford County will continue to increase the homeowner affordable housing stock for our extremely low to moderate income citizens, as well as our citizens with disabilities. This not only provides our citizens with more options for affordable housing, but it also provides them with nonprofit partners that offer counseling and financial assistance for homeownership, and a multitude of supportive services for rental housing. Harford County's goal for this year is for four households to be supported through acquisition of existing units through Habitat for Humanity Susquehanna's HOME CHDO activity.

AP-60 Public Housing – 91.220(h)

Introduction

There are two agencies that assist with public housing in Harford County: Harford County Housing and Community Development and the Havre de Grace Housing Authority:

Harford County Housing and Community Development works to provide affordable housing opportunities for low and moderate income residents of Harford County. The agency administers a range of Federal, State, and County funded programs providing opportunities for affordable home ownership, administers loans and grants for special needs housing programs and rental assistance, renter protection through Livability Code enforcement, housing counseling to include first-time homebuyer programs, housing preservation, foreclosure prevention, and economic mobility, family self-sufficiency, and financial literacy. The agency injects more than twelve million dollars (\$12,000,000) annually into the economy through their HUD program of subsidizing low income residents' rent. The agency's rental assistance programs provide decent, safe and affordable housing free from discrimination, promote freedom of housing choice and spatial de-concentration, provide incentives to private property owners to rent to lower income families, and promotes economic self-sufficiency.

Havre de Grace Housing Authority is a separate entity with its own strategy for providing affordable housing via its 60 unit public housing complex located in the City of Havre de Grace called Somerset Manor. Their mission is to provide and develop safe, quality affordable housing opportunities for individuals and families

while promoting self-sufficiency, empowerment and neighborhood revitalization. The Housing Authority is dedicated to serving the needs of the homeless and low, very low and extremely low income Harford County residents. This is demonstrated via its homeless preference, its work with partner agencies serving the homeless, elderly, families with disabilities, households of various races and ethnic groups, and households with low income, very low income, extremely low income, as well as its work with Continuum of Care groups across Harford County. Havre de Grace Housing Authority has an admissions de-concentration policy which promotes income integration by targeting available assistance to families at or below 80% of AMI by employing preferences aimed at families who are working and adopting rent policies to support and encourage work. Harford County maintains an ongoing relationship with the Havre de Grace Housing Authority as they continue their work to improve their facility.

Actions planned during the next year to address the needs to public housing

Harford County Housing and Community Development: will work to (1) Improve voucher management, (2) Increase customer satisfaction, (3) Provide voucher mobility counseling, (4) Conduct outreach efforts to potential voucher landlords, (5) Promote self-sufficiency and asset development of assisted households, (6) Provide or attract supportive services to improve assistance recipients employability, (7) Provide or attract supportive services to increase independence for the elderly or families with disabilities, (8) Continue affirmative measures to ensure access to assisted housing regardless of race, color, religion, national origin, sex, familial status, and disability, (9) Expand homeownership opportunities for all residents regardless of race, gender, color, national origin, familial status or disability, (10) Build and restore vibrant communities by creating safe neighborhoods where people want to live, and (11) Improve community quality of life and economic vitality.

Havre de Grace Housing Authority will: (1) Provide improved living conditions for extremely, very and low income families while maintaining their rent payments at an affordable level, (2) Operate a socially and financially sound public housing agency that provides affordable housing within a drug free, thriving living environment for residents and their families, (3) Expand the supply of assisted housing choices throughout Harford County, (4) Avoid concentrations of economically and socially disadvantaged families in any of its housing developments, (5) Lawfully deny the admission of applicants, or the continued occupancy of residents, whose habits and practices reasonably may be expected to adversely affect the health, safety, comfort or welfare of other residents or the physical environment of the neighborhood, or create a danger to HDGHA employees, (6) Attempt to house a resident body in its developments that is comprised of families with a broad range of incomes

and rent-paying abilities that are representatives of the range of incomes of low-income families in Harford County, (7) Provide opportunities for upward mobility for families who desire to achieve self-sufficiency, (8) Facilitate the judicious management of the HDGHA inventory, and the efficient management of the HDGHA staff, (9) Ensure compliance with Title VI of the Civil Rights Act of 1964 and all other applicable federal laws and regulations so that the admissions and continued occupancy are conducted without regard to race, color, religion, creed, sex, national origin, handicap or familial status.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

Harford County Housing and Community Development is a HUD certified Housing Counseling Agency providing comprehensive housing counseling services in the areas of pre-purchase, budgeting, eviction prevention, foreclosure, mortgage default and reverse mortgage. Approximately 425 families receive homeownership counseling annually through the agency.

Havre de Grace Housing Authority's Family Self-Sufficiency Program is a voluntary program that assists families in achieving economic self-sufficiency by offering case management and resources including credit and finances, education, employment, and homeownership. The residents living at the Housing Authority have formed the Somerset Manor Residents Association, Inc. (SMRA). The goal of the residents association is to ensure the ongoing participation in the planning and implementation of programs affecting them. They serve as an advisory board to the Havre de Grace Housing Authority in all areas of housing operations, including but not limited to occupancy, general management, maintenance, security, resident training, resident employment, social services and modernization priorities. The purpose of SMRA is to identify strategies to improve the quality of life for Housing Authority residents. They serve as advocates for residents and encourage improvements in maintenance and physical conditions, public safety, and support services for residents. The SMRA helps to plan, implement, monitor and evaluate the provision of services, and works with public and private agencies as advocates to obtain additional resources.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Neither PHA is considered a troubled agency.

Discussion

Harford County Housing and Community Development will continue to address the needs of the residents of the Havre de Grace Housing Authority and the Harford County Housing Authority. HCHCD will continue to award local dollars to the Havre de Grace Housing Authority to help fund the Success Project, a program designed to assist residents achieve self-sufficiency. HCHCD will award funding, as available, to assist with much need repairs to the aging buildings. HCHCD will continue to make improvements to the management the Harford County Housing Choice Voucher program with a goal towards increasing customer satisfaction. In addition, HCHCD will continue to promote and expand the FSS program, which assists housing choice voucher clients achieve self-sufficiency and increase their overall net worth.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

To address the complex issues contributing to homelessness in our community, the Harford County Continuum of Care (CoC) promotes a community wide commitment to the goal of ending homelessness.

Within the CoC, a multi-faceted network of programs and support services exist to coordinate care for individuals and families experiencing homelessness to obtain permanent housing and work towards self-sufficiency as quickly as possible. The providers and community partners that make up the Continuum of Care meet quarterly to encourage and assist in developing and implementing a range of housing and services that meet the needs of the community. A variety of federal, state, and local funding streams are joined together to create a continuum of services that address the housing crises experienced by some members of our community.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs.

Harford County utilizes a Coordinated Access and Assessment approach and has designated The Harford Community Action Agency to coordinate and routinely screen for housing needs, assess emergency needs, and refer clients to appropriate shelter facilities and prevention services. The screening is done uniformly using the Vulnerability Index Service Prioritization Decision Assistance Tool (VI-SPDAT) which helps to quickly assess the health and social needs of homeless persons and match them with the most appropriate support and housing interventions that are available.

In addition, the county receives funding by way of the PATH (Projects for Assistance in Transition from Homelessness) Program, Emergency Solutions Grant and Healthcare for the Homeless to provide outreach and case management to homeless individuals where they are located, including encampments, soup kitchens and any other location where the homeless may be found, including the existing shelter where services are routinely offered. An encampment committee has been established with members from the local and State law enforcement, Harford Community Action Agency, Office of Mental Health and Housing and Community Development to identify encampments and activate the outreach workers on an as needed basis to provide outreach and engagement to those individuals.

Addressing the emergency shelter and transitional housing needs of homeless persons

Harford County has continued to maintain funding for the operational support of homeless emergency shelters and transitional housing programs for individuals and families. These programs offer in-house case management to connect these households to needed resources and help them move on to permanent housing. Harford County provided over \$500,000 in local grants and in kind services to emergency shelters and transitional housing needs this year, including funding from Federal, State and local grants. Currently, emergency shelter and transitional housing exists for individuals and families with children.

The Continuum of Care partnered with the faith-based community to provide a rotating winter shelter for 16 weeks for single adult men and women. This shelter was open to anyone living in places not meant for human habitation and provided shelter, meals, and access to bathing facilities. Outreach workers offering targeted case management and other support services came to the location to assist individuals with linkage to services.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

There are a variety of housing interventions and programs that are being used to help households experiencing homelessness make the transition to permanent housing and stability. These programs include rapid re-housing and permanent supportive

housing for adults, families with children, and chronically homeless adults. Case management services are embedded within the program and assist households in gaining the skills and resources needed to prevent future homelessness.

Alliance, Inc. receives funding for Supportive Services for Veteran Families (SSVF) that assist very low income veteran families residing in or transitioning to permanent housing. Case management and short-term rental assistance are a part of the SSVF program. Harford County also has VASH vouchers to help veteran households obtain permanent, stable housing.

Housing Choice vouchers and subsidized rental communities are other resources that are available to qualifying individuals and families in the community. They offer rental assistance based on the income of the household. Programs such as Service Linked Housing and the Family Self-Sufficiency Program all work to help individuals who are currently housed but may be at-risk, remain stably housed.

The Housing Counselor and Aftercare Program and Tenant-Based Rental Assistance (TBRA) focus on quickly re-housing households that have become homeless and providing aftercare and follow-up to ensure that households have the resources they need to stay housed. This assistance is short-term and time-limited.

The CoC has adopted the Housing First model which is an approach to ending homelessness that centers on providing people experiencing homelessness with housing as quickly as possible and then providing services as needed. The vast majority of homeless individuals and families fall into homelessness after a housing or personal crisis that led them to seek help from the homeless assistance system. For these families and individuals, the Housing First approach is ideal, as it provides them with assistance to find permanent housing quickly and without conditions.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

To help individuals and families avoid homelessness, Harford County will maintain funding for programs that provide emergency financial assistance for eviction prevention and utility turn-offs. Households experiencing a housing crisis are screened through the Coordinated Access process and linked to the appropriate prevention program or intervention.

Harford County's publically funded institutions and patient care facilities have processes to avoid individuals being discharged into homelessness and utilize the Coordinated Access process when a person has been identified as experiencing homelessness. Screening and placement into emergency shelters or other programs can begin prior to release.

The Harford County Department of Social Services has established guidelines and resources to assist in the youth in transitioning from foster care to independence. DSS holds Family Involvement Meetings (FIM) prior to youth turning age 21. The purpose is to assist the youth transition into permanent placement: such as family, psychiatric residential rehabilitation, and developmental disabilities placement. Children in foster care over the age of fourteen are eligible to participate in the Independent Living Program, in which they develop individualized goals and plans to achieve successful departure from foster care. Services and supports are available to youth in foster care until 21 years of age.

Harford County received a federal grant to develop a Health Care for Homeless Program with Upper Chesapeake Hospital and the Harford County Health Department. The program provides case management and care coordination to secure food, shelter, clothing and other emergency assistance while establishing a trusting relationship and gradually engaging the client into comprehensive services. Temporary placement in motels is available to individuals who are unable to enter into an emergency shelter facility.

The Harford County Sheriff's Office is responsible for the oversight and operations of the local detention center. The Harford County Sheriff's Office/Detention Center utilizes the Inmate Policy/Handbook to address the Mandated Discharge Policy (ML04) for rules/regulations to govern community services and discharge planning. The Harford County Sheriff's Office leads a quarterly re-entry meeting with stakeholders to review resources, programming, referral processes, gaps, barriers, and jail and community needs.

Organizations such as Keypoint, Upper Bay Counseling, and Alliance, Inc. provide case management services to the mental health population, both adults and youth. A grant funded Maryland Community Criminal Justice Treatment Program (MCCJTP) re-entry program in the local detention center targets individuals with severe mental illness who are being released into the community. These individuals are assisted in developing discharge plans that address not only mental health recovery but housing stability and linkage to entitlements, healthcare and employment. These re-entry services are linked to Coordinated Access to begin the housing screening prior to discharge.

Discussion

Harford County identified several special populations facing their own unique challenges and consulted with various government agencies and social service providers to assess the needs of the following special needs populations:

- Elderly Persons (65 years and older)
- Frail Elderly
- Disabled
- Developmentally Disabled
- Severely Mentally Ill
- Persons with Alcohol or Drug Addiction
- Persons with HIV/AIDS
- Victims of Domestic Violence

Persons with special needs living in Harford County face a multitude of problems and many households live on fixed incomes. Households with special needs rely on housing assistance and support services. Harford County works to ensure that service providers and non-profit partners are able to provide a safety net within the County to assist households in crisis

The following housing and support needs are provided annually:

- Elderly Persons – safe, decent, affordable housing – both rental and owner occupied; accessible housing; in home support services; homeowner ramp and repair programs
- Frail Elderly – safe, decent, affordable housing; accessible housing; in-home support services; homeowner ramp and repair programs
- Disabled – safe, decent, affordable accessible housing; in-home support services; transportation; employment opportunities
- Developmentally Disabled – safe, decent, affordable accessible housing; in-home support services; transportation; employment opportunities
- Severely Mentally Ill – permanent supportive housing, health care services
- Persons with Alcohol or Drug Addition – transitional and permanent supportive housing, addiction treatment services
- Persons with HIV/AIDS – safe, decent, affordable housing; health care services

- Victims of Domestic Violence – transitional and permanent supportive housing, counseling services

It is the vision of Harford County that episodes of homelessness be brief and rare. Harford County has identified the need to expand crisis services for individuals and families. Harford County is committed developing more permanent supportive housing, rapid-rehousing, and affordable, permanent housing for individuals and families.

AP-75 Barriers to Affordable Housing – 91.220(j)

Introduction

An important component to the discussion of barriers to affordable housing is the analysis of impediments to housing choice. Impediments to fair housing choice may be acts that violate a law or acts or conditions that do not violate a law but preclude people with varying incomes from having equal access to decent, safe, and affordable housing. Fair housing choice is the ability of persons of similar income levels to have available to them the same housing choices regardless race, color, sex, religion, national origin, handicap, or familial status. The Federal Fair Housing Act (enacted in 1968 and amended in 1974 and 1988) prohibits discrimination against these protected classes in all residential housing, including residential sales and/or rentals, advertising, lending and insurance practices. Harford County, in cooperation with Baltimore City, Anne Arundel, Baltimore, and Howard County contracted with a consultant to complete a regional and jurisdiction-specific Analysis of Impediments to Fair Housing (AI) which was accepted after a two month public comment period on February 1, 2012. The AI recommended six goals to address the potential impediments to Fair Housing Choice.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Proposed Actions over the next year broken down under the related goals are:

- Goal 1: Increase access to County programs for persons with limited English proficiency. Continue working on the four-factor analysis of needs and language access plan according to HUD's Limited English Proficiency (LEP) guidance. A committee has been set-up with representatives from all county departments to complete this analysis and make recommendations. Continue contract for telephonic, on-site and document language translation services upon request.

- Goal 2: Continue to provide fair housing education, outreach, and testing services throughout the County. Harford County will continue to provide education and outreach on fair housing through multiple service entities: Housing and Community Development, Office of Human Relations, the Disabilities Coordinator and its selected fair housing service provider. Contract with fair housing services provider to perform test as needed, and respond to contacts and inquiries with regard to discrimination.
- Goal 3: Increase opportunities for homeownership throughout the County. Provide funding to nonprofit and for-profit developers of affordable housing to create housing opportunities for the low-income, including members of the protected classes. Provide additional funding incentives for nonprofit and for-profit developers to create affordable housing units, both homebuyer and rental, in areas of opportunity and in non-impacted areas.
- Goal 4: Increase the supply of housing affordable to households below 80% Median Household Income (MHI), specifically in non-impacted neighborhoods. Continue to fund eligible Community Housing Development Organizations (CHDOs) with HOME program funds to create affordable housing opportunities. Continue to work with our CHDOs to leverage the HOME received to acquire, rehab and construct new homes while partnering with local lenders that offer homebuyer incentives to low to moderate income families. Preserve and improve the physical condition of existing subsidized housing, both publicly and privately owned. Preserve and improve the physical condition of existing ownership housing through emergency repair and accessibility upgrades.
- Goal 5: Amend policy and program documents to affirmatively further fair housing. Require all its sub-grantees to certify that they are furthering fair housing. Inform County municipalities and sub-grantees of their obligation to further fair housing. Require housing developers to utilize the Uniform Federal Accessibility Standards (UFAS) in construction which contain the latest accessibility requirements.
- Goal 6: Mitigate the extent to which mortgage loan denials and high-cost lending disproportionately affect minorities. Provide funding to community partner programs that assist low-income residents with credit counseling, credit repair, budgeting, foreclosure intervention and default counseling, home ownership classes and counseling. Harford County Housing and Community Department will provide homeownership counseling, pre-purchase counseling, mortgage default and delinquency, home equity conversion counseling, rental counseling, and rent delinquency services.

Discussion

As stated earlier in this Action Plan, finding decent affordable housing has always been a struggle for the poorest households. It is important to eliminate the practices which place unlawful barriers on these households. The goal of fair housing is one in which a person's background does not arbitrarily restrict access. Harford County, Maryland is committed to affirmatively furthering fair housing and will continue to take meaningful actions to eliminate factors that impede fair housing.

AP-85 Other Actions – 91.220(k)

Introduction

Harford County is committed to improving the lives of all citizens by building a strong economy, creating a skilled workforce, broadening the tax base through increasing homeownership, increasing the availability and accessibility of affordable housing opportunities, fostering excellence in education, and providing community based services to underserved populations that promote economic opportunities. These initiatives expand opportunities and enable people of low-income to move out of poverty. Likewise, these initiatives seek to invest in human capital and create opportunities that increase wealth, equity, and civic engagement. The County will continue its efforts to increase access for low and moderate income people to activities and services that increase economic opportunity, sustain a suitable living environment, and build long-term equity and wealth.

Actions planned to address obstacles to meeting underserved needs

During the Action Plan period, the County will direct resources to low and moderate income communities, with continued emphasis on revitalizing the communities located along the Route 40 corridor of Harford County. Harford County is committed to continuing the revitalization of neighborhoods located in Edgewood, Aberdeen, and Havre de Grace. Harford County will also encourage and support the development of affordable housing projects located in areas of opportunity within our development envelope. Finally, Harford County will support programs county-wide that benefit our special needs populations including homeless persons, persons with disabilities, elderly and the frail elderly, and at-risk households.

Harford Transit LINK provides public and specialized transportation services in Harford County. Services include public bus routes operating Monday through Friday, as well as, curb-to-curb service for the elderly and persons under the age of 60 with disabilities or low income. Harford Transit LINK operates the fixed route bus system by primarily serving the County's population centers in Havre de Grace, Aberdeen, Bel Air, Edgewood, Joppa, and into Cecil County and points in between by linking citizens with various destinations. Harford

County is pursuing discussions with the Maryland Department of Transportation and neighboring counties on possible future transfer points to support post BRAC jobs. Bus transportation within the County enables those without access to automobile transportation to reach places of employment and educational opportunities that may lead to securing or improving employment.

Actions planned to foster and maintain affordable housing

Harford County will continue to partner with and provide funding to nonprofit and for-profit developers of affordable housing to create housing opportunities for the low to moderate income population throughout Harford County. To encourage development of affordable housing, Harford County will continue to preserve and improve the physical condition of existing housing through emergency repair and accessibility upgrades.

Additional funding incentives will be provided for nonprofit and for-profit developers to create affordable housing units, both homebuyer and rental, in areas of opportunity and in non-impacted areas.

HCHCD will support in-fill development of new housing for low to moderate-income homeownership, identify opportunities for placing new housing opportunities on transportation corridors to take advantage of transit opportunities and job markets, promote and support first-time homeownership opportunities for traditionally underserved populations, promote accessible housing designs and upgrades to support persons with disabilities, and work to streamline development review, permitting and licensing to make it easier to develop property in Harford County.

Preserving and rehabilitating existing housing stock, particularly for elderly, frail elderly, and households with special needs.

Financial counseling and assistance for low-moderate income renters and first time homebuyers.

Rental Assistance to low-moderate income households.

Housing construction for the creation of new or rehabilitated housing for low-moderate income homebuyer and renters.

Actions planned to reduce lead-based paint hazards

Harford County recognizes that housing built before 1978 may contain lead-based paint. Lead from paint, paint chips, and dust can pose health hazards if not managed properly. Lead exposure is especially harmful to young children and pregnant women. Harford County will continue to undertake outreach activities to educate landlords, tenants, and homeowners to

inform them of the hazards of lead paint and lead poisoning prevention. These activities will include educational forums, distribution of literature in home ownership workshops, tenant briefings, and information available at public libraries.

According to a Maryland Law which became effective January 1, 2015 – Lead Risk Reduction in Housing Act – owners of rental property built prior to 1978 must: (1) register all rental dwelling units every year with the Maryland Department of the Environment (MDE); (2) have lead paint inspections prior to changes in tenancy; and (3) distribute specific lead risk educational materials from MDE. For projects receiving CDBG and HOME Program funding to perform rehabilitation Harford County will require lead-based paint evaluation and hazard reduction, based upon the level of funding in the project: Evaluation and Hazard Reduction Requirements (24 CFR 35.930)

Harford County continues to see a decline in the incidence of lead-paint poisoning. Thanks to the continued education and outreach programs and on-going testing of children, Harford County has virtually eliminated the incidence of childhood lead poisoning. Of the 2,853 children tested for elevated blood levels in 2014, only 2 children had lead levels greater than 10 ug/dl.

Actions planned to reduce the number of poverty-level families

Harford County is committed to providing efficient, transparent, and responsive services to strengthen all families and communities. Harford County's poverty rate for families has increased 33% during the last five years. Today, more than 6% of the population lives at or below the federal poverty level. In order to combat this growing challenge, Harford County relies on a network of community partners to help improve the lives and create employment and economic opportunities for low-income residents.

Harford County's Department of Social Services (DSS) is the primary agency tasked with providing safety net and self-sufficiency programs to those in need under the federally funded mainstream programs of temporary cash assistance (TCA), family investment and medical assistance programs. DSS also utilizes state funded programs targeted to those in need. The WAGE Center, a DSS facility located in Aberdeen, provides services to public assistance clients seeking re-entry to the work force. Formal partnerships exist between the DSS and the following agencies and institutions to provide services on site at the WAGE Center: The Department of Labor License and Regulation (DLLR) provides job development and placement services; Harford Community College (HCC) provides job readiness and functional skill instruction and retention services; Susquehanna Workforce Network (SWN) provides work-based training services; and the YMCA of Central Maryland provides certified babysitting services to the children of customers while they participate in WAGE activities and services. Together in one location, the project offers a seamless combination of expert services, avoids duplication of effort, and eliminates the fragmentation of services for the customer.

Harford County Housing and Community Development (HCHCD) will continue to support for Harford Transit bus services throughout the county to allow residents access to jobs. HCHCD will also encourage coordination between all modes of transportation to address gaps in services that exist in the county.

Actions planned to develop institutional structure

To help develop the institutional structure needed to carry out its housing and community development plan, Harford County funds its own Grant-In-Aid program, providing approximately \$826,217 in operating funds to local human service providers annually. This program matches and supplements federal and state dollars as well as private donations to non-profit agencies dealing with poverty issues. Each year this grant funding is made specifically to avoid duplication of services, encourage collaboration among agencies, and strategically plan the filling of gaps in services across the County, but especially in those neighborhood/areas of high concentration of poverty.

Harford County will continue to increase its stock of emergency shelters, transitional housing programs – particularly for victims fleeing domestic violence and for persons recovering from addictions – and permanent supportive housing. Harford County will also strengthen its commitment to homeless outreach and was recently awarded CoC funds to hire a street outreach worker.

Actions planned to enhance coordination between public and private housing and social service agencies

Harford County also partners with several anti-poverty organizations that provide an array of services for our at-risk households. The Harford Community Action Agency administers a financial literacy program, eviction prevention, energy assistance, a food pantry, and case management for individuals and families in need of assistance. Other organizations that provide safety nets in the community include Catholic Charities (operating three Head Start and three Early Head Start programs in and around the Route 40 corridor), Mason-Dixon Community Services (providing emergency services to low-income residents of northern Harford County), the Success Project (offering financial literacy and life skills to low-income residents in Havre de Grace), the Judy Center (providing school readiness for at-risk families with children who attend Magnolia Elementary School), the United Way of Central Maryland (case management), and other small, dedicated organizations – many faith based – that provide additional in-kind and financial services to struggling households.

Discussion

Harford County will continue to focus closely on the impact of the unemployment, foreclosures, and other economically driven stresses on our community in the coming year. We will give particular attention to the additional demands occurring for supportive resources that address the needs of

low to moderate income citizens. This Action Plan provides a framework for how the Department of Housing and Community Development will work with Harford County's community stakeholders towards meeting the county's community development priorities, as well as HUD's overall goals.

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

Introduction

Harford County is pleased to be receiving \$932,877 in Community Development Block Grant (CDBG) funds and \$309,223 in HOME Investment Partnership Program (HOME) funds for fiscal year 2018. As shown in section AP-35 Projects, these funds will allow Harford County to continue to meet the needs of its low-moderate income individuals, families, and communities.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	34,166
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	34,166

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

Harford County will not use HOME funds in any form of investments that are not included under Section 92.205.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Harford County uses the recapture provision for all homeowner projects funded under the HOME Program. Recapture may only be made if there are sufficient net proceeds. Buyers of homes assisted with HOME Program funds will be required to agree to repayment requirements. These provisions will be outlined in a Note and a Deed of Trust recorded within the Land Records of Harford County. The loan is non-interest bearing and repayment is deferred. The period of affordability is based upon the direct HOME subsidy provided to the homebuyer that enabled the homebuyer to purchase the unit. Harford County follows the required minimum affordability periods for HOME assisted homebuyer units under its recapture provision:

Total Direct Subsidy ("HOME Loan") = Period of Affordability

-Under \$15,000=5 Years

-Between \$15,000 and \$40,000=10 Years

-Over \$40,000=15 Years

A deed of trust is recorded against the purchased property securing the HOME funds. This lien is non-interest bearing and requires repayment upon sale or transfer, if the property is no longer the income eligible buyer's primary resident, or at the end of the recapture period, whichever comes first. Repayment of the loan is required on the entire amount borrowed; however, the amount that must be repaid is limited to the net proceeds from the sale of the home. Net proceeds are defined as the sales price minus superior loan prepayment and closing costs paid by the seller.

Harford County's HOME recapture requirements will be used by the County, CHDO's any non-profit or for profit entity, developers, or subrecipients.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

When ownership of a HOME assisted property changes, Harford County ensures that the direct HOME subsidy invested is used to preserve affordable housing by exercising the recapture provision. The direct HOME subsidy is the amount of HOME assistance, including any program income, which

enabled the homebuyer to purchase the unit. The direct subsidy includes down-payment, closing costs, interest subsidies, or other HOME assistance provided directly to the homebuyer. The direct subsidy also includes any assistance that reduced the purchase price from fair market value to an affordable price.

Harford County will reduce the amount of direct HOME subsidy to be recaptured on a pro-rata basis for the time the homeowner has owned and occupied the HOME assisted housing, measured against the appropriate affordability period. Recapture will only be made out of net proceeds.

The pro-rata share is determined by the following mathematical formula:

$\text{HOME Loan / Affordability Period} = \text{Annual amount reduced from recapture clause.}$

When the recapture requirements are triggered by a sale (voluntary or involuntary) of the HOME-assisted unit, and there are no net proceeds or the net proceeds are insufficient to repay the HOME Loan due, plus enable the homeowners to recover the amount of the homeowners down payment and any capital improvement investment made by the owners since purchase, Harford County, Maryland may share the net proceeds. The net proceeds are the sales price minus loan repayment (other than HOME funds) and closing costs.

The net proceeds may be divided proportionally as set forth in the following mathematical formulas:

$\text{HOME X Net proceeds} = \text{HOME amount to be recaptured} / \text{HOME Investment} + \text{Homeowner Investment}$

$\text{Homeowner Investment X Net proceeds} = \text{amount to homeowner} / \text{HOME Investment} + \text{Homeowner Investment}$

HOME regulations state that HOME funds are used for homebuyer assistance, that the County must establish a value limit equal to the HOME affordable homeownership limits provided by HUD for newly constructed housing and for existing housing. The HOME homeownership value limits, effective as of May 2, 2016 for Harford County is \$243,000 for an existing home and \$243,000 for a newly constructed home. These maximum home values apply to homes purchased with HOME funds and the after estimated rehabilitation value for housing rehabilitated with HOME assistance.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

Harford County does not plan to use HOME funds to refinance any existing debt secured by multifamily housing that has been rehabilitated with HOME funds.

Appendix



HARFORD COUNTY HOUSING & COMMUNITY DEVELOPMENT

**U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT
CITIZEN PARTICIPATION PLAN**

**COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)
&
HOME PARTNERSHIP PROGRAM (HOME)**

**BARRY GLASSMAN
County Executive**

**LEONARD R. PARRISH
Director**

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**HARFORD COUNTY MARYLAND CITIZEN PARTICIPATION PLAN
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)**

A. Introduction

Purpose

The Consolidated Plan (CP) and Assessment of Fair Housing (AFH) are documents required by the U.S. Department of Housing and Urban Development (HUD) for jurisdictions to continue to receive federal housing and community development funding. Harford County receives Community Development Block Grant (CDBG) and Home Investment Partnership (HOME) funding annually. The CP examines the housing and community development needs of the County, sets priorities for the CDBG funds, establishes an Annual Action Plan for meeting current and future needs, and identifies the County's performance in meeting its annual goals through the Consolidated Annual Performance Evaluation Report (CAPER).

The AFH replaces the Analysis of Impediments to Fair Housing (AI) to assist the County in identifying fair housing issues and related contributing factors to achieve comprehensive community development goals and affirmatively further fair housing. The CP and AFH are also required to have a strategy for resident participation in the planning process.

Pursuant to the citizen participation requirements of 24 CFR Section 91.105 and 24 CFR Part 5, Harford County sets forth the following Citizen Participation Plan as it relates to the administration of the Community Planning and Development (CPD) programs funded by HUD. This Citizen Participation Plan presents the County's plan for providing for and encouraging all citizens to participate in the development, revision, amendment, adoption, and implementation of:

- 1) The Citizen Participation Plan (CPP)
- 2) The Assessment of Fair Housing (AFH)
- 3) The Consolidated Plan (CP)
- 4) The Annual Action Plan (AAP)
- 5) The Consolidated Annual Performance and Evaluation Report (CAPER), and
- 6) The Section 108 Loan Guarantee Program

Lead Department

Harford County Housing and Community Development is the lead department for the administration of the Community Development Block Grant (CDBG) and Home Investment Partnership (HOME) programs.

Effective Date

Subsequent to approval of this CPP by the County, the CP shall be effective until the plan is amended or replaced by the County.

B. Encouragement of Citizen Participation

General

The County provides for and encourages citizens to participate in the development, revision, amendment, adoption and implementation of the CPP, the AFH, the CP, the AAP, and the CAPER. Harford County encourages participation by low- and moderate-income persons, particularly those living in areas where CDBG and HOME funds may be used. With respect to the public participation initiatives included in this CPP, the County will take appropriate actions to encourage the participation of all its citizens, including minorities, non-English speaking persons, and persons with disabilities.

Municipalities, Organizations, and Agencies

The County encourages the participation of the County's three municipalities, The City of Aberdeen, The Town of Bel Air, and The City of Havre de Grace. The County further encourages the participation of local and regional institutions, the Continuum of Care, businesses, developers, nonprofit organizations, philanthropic organizations, and community-based and faith-based organizations in the process of developing, revising, amending, adopting and implementing the AFH and the CP. This will be achieved through stakeholder interviews, focus groups and/or public meetings held during the development, revision, amendment, adoption and implementation processes for all documents covered by this CPP.

Local Public Housing Authority

The County encourages, in consultation with the local public housing agency, the participation of residents (including resident advisory boards, resident counsels and resident management corporations) of any public housing developments located within the County, in the process of developing, revising, amending, adopting and implementing the AFH and the CP. This will be carried out by providing to the local housing authority information on public meetings, surveys and other outreach initiatives related to the AFH and the CP.

The County will provide information to the executive director of the Havre de Grace Housing Authority (HDGHA) about the AFH, its affirmatively furthering fair housing strategy, and CP activities related to the public housing developments and communities so that HDGHA may make this information available at the annual public hearings required for its Public Housing Authority Plan.

Encouragement of Non-English Speaking Persons and Persons with Disabilities

The County will also make every reasonable effort to encourage the participation of non-English speaking persons, limited English proficiency persons, and persons with disabilities. Any non-English speaking resident who wishes to participate may contact Harford County Housing and Community Development prior to the hearings so that adequate arrangements can be made. Such requests should be made at least five (5) working days prior to the hearing date to permit the County to make the necessary arrangements.

In accordance with the Americans with Disabilities Act persons needing a special accommodation to participate in any proceeding should contact Harford County Housing and Community Development for assistance; if hearing impaired, telephone the Relay Service Number 711.

Online Access

The County will post draft and final copies of all documents covered by this CPP on its website accessible at <http://www.harfordcountymd.gov/244/Housing-Community-Development>

Other Engagement Techniques

The CPP has been and will continue to be amended as the County continues to gain access to technology that improves the avenues of participation by its residents.

C. The Citizen Participation Plan (CPP)

Amendments to the Approved Citizen Participation Plan (CPP)

The County shall follow the following procedure to amend its approved CPP, as needed. Harford County will provide the public with a reasonable opportunity to comment on substantial amendments to the CPP and will make the CPP public.

a. Amendment Considerations

The County will amend the CPP, as necessary, to ensure adequate engagement and involvement of the public in making decisions related to its HUD programs. Substantial amendments to the CPP may be required should a provision of the CPP be found by the County to conflict with HUD regulations, or when changes in HUD regulations occur. Edits to the CPP that only include updated contact information or editorial changes for clarity will not be released for public review and comment.

b. Proposed Amended CPP Review

The proposed amended CPP will be made available for public review for a 15-day period prior to County consideration and adoption, and may be done concurrently with the public review and comment process for the CP. Upon request, the County shall make the CPP available in a format accessible to persons with disabilities.

c. Public Comments Received on Draft Amended CPP

The County Contact Person or his/her designee will accept written comments, during the public review period. A summary of all written comments and those received orally during the CP public hearing, as well as the County's responses to all such written comments, will be attached to the amended CPP prior to submission to HUD.

d. Public Hearing

The County will conduct a public hearing to review and accept public comments on the draft amended CPP prior to its approval and submittal to HUD. This public hearing may be held concurrently with the public hearing held in conjunction with the CP.

e. Submission to HUD

A copy of the amended CPP, including a summary of all written comments and those received during the public hearing will be submitted to HUD. A summary of any comments or views not accepted and the reasons therefore shall be supplied to HUD as well.

D. The Assessment of Fair Housing (AFH)

AFH Development

The County will follow the process and procedures described below in the development of its AFH.

a. HUD-approved Data for Public Review

As soon as practicable, the County will make available to the public the HUD-approved data and other supplemental information that the County plans to incorporate into its AFH. The County will make this data available no later than sixty (60) calendar days after the initiation of the AFH document.

b. Stakeholder Consultation and Citizen Outreach

In the development of the AFH, the County will consult with other public and private agencies including, but not limited to, the following:

- 1) Local County Municipalities
- 2) Local public housing authorities
- 3) Other assisted housing providers
- 4) Social service providers including those focusing on services to minorities, families with children, the elderly, persons with disabilities, persons with HIV/AIDS and their families, homeless persons, and other protected classes
- 5) Community-based and regionally-based organizations that represent protected class members and organizations that enforce fair housing laws
- 6) Regional government agencies involved in metropolitan-wide planning and transportation responsibilities

A variety of mechanisms may be utilized to solicit input from these entities. These include telephone or personal interviews, mail surveys, internet-based feedback and surveys, focus groups, and/or consultation workshops.

c. Public Hearing

To obtain the views of the public on AFH-related data and affirmatively furthering fair housing in the County's housing and community development programs, the County will conduct at least one public hearing before the draft AFH is published for comment.

d. Public Display and Comment Period

The draft AFH will be placed on display for a period of no less than thirty (30) calendar days to encourage public review and comment. The public notice shall include a brief summary of the content and purpose of the draft AFH, the dates of the public display and comment period, the locations where copies of the proposed document can be examined, how comments will be accepted, when the document will be considered for action by Harford County Housing and Community Development, and the anticipated submission date to HUD.

In addition, the County will make available a reasonable number of free copies of the proposed document to residents and groups that request them.

e. Comments Received on the Draft AFH

The County Contact Person or his /her designee will accept all public comments, during the 30-day public display and comment period. The County will consider any public comments or views received in writing, or orally at the public hearings, in preparing the final AFH. A summary of these comments or views, and a summary of any comments or views not accepted and the reasons why, will be attached to the final AFH for submission to HUD.

Revisions to the Assessment of Fair Housing (AFH)

The County shall follow the following procedure to amend its AFH, as needed.

a. Revision Considerations

The County will amend its AFH previously accepted by HUD under the following circumstances:

- 1) A material change occurs. A material change is a change in circumstances in the County that affects the information on which the AFH is based to the extent that the analysis, the fair housing contributing factors, or the priorities and goals of the Assessment no longer reflect actual circumstances. A material change includes but is not limited to:
 - a. A Presidentially-declared disaster;
 - b. Significant demographic changes;
 - c. Substantial policy changes such as those related to zoning, housing plans or development plans or policies;
 - d. New significant contributing factors in the County, and
 - e. Civil rights findings, determinations, settlements (including voluntary compliance agreements), or court orders
- 2) Upon HUD's written notification specifying a material change that requires the revision.

b. Public Display and Comment Period

The draft amended AFH will be placed on display for a period of no less than thirty (30) calendar days to encourage public review and comment. The public notice shall include a brief summary of the revisions, the dates of the public display and comment period, the locations where copies of the proposed Amended AFH can be examined, how comments will be accepted, when the document will be considered for action by Harford County Housing and Community Development, and the anticipated submission date to HUD.

In addition, the County will make available a reasonable number of free copies of the proposed Amended AFH to residents and groups that request it.

c. Comments Received on the Proposed Amended AFH

The County Contact Person, or his/her designee, will accept written comments, during the 30-day public display and comment period. The County will consider any comments or views of County residents received in writing, or orally at public hearings, in preparing the final Amended AFH. A summary of these comments or views, and a summary of any comments or views not accepted and the reasons why, will be attached to the final Amended AFH for submission to HUD.

d. Submission to HUD

The final Amended AFH will be submitted to HUD within thirty (30) calendar days following the end of the public display and comment period.

E. The Consolidated Plan (CP)

CP Development

The City will follow the process and procedures described below in the development of its CP.

a. Stakeholder Consultation and Citizen Outreach

In the development of the CP, the County will consult with other public and private agencies including, but not limited to, the following:

- 1) Local County Municipalities
- 2) Local public housing authorities
- 3) Other assisted housing providers
- 4) Social service providers including those focusing on services to minorities, families with children, the elderly, persons with disabilities, persons with HIV/AIDS and their families, homeless persons, and other protected classes
- 5) Community-based and regionally-based organizations that represent protected class members and organizations that enforce fair housing laws
- 6) Regional government agencies involved in metropolitan-wide planning and transportation responsibilities

A variety of mechanisms may be utilized to solicit input from these persons/service providers/agencies/entities. These include written letters, telephone or personal interviews, mail surveys, internet-based feedback and surveys, focus groups, and/or consultation workshops.

b. Public Hearings

The County will conduct at least two public hearings annually to obtain residents' views and to respond to proposals and questions. The first public hearing will be conducted before the CP draft is published for public comment, during which the County will address housing and community development needs, development of proposed activities, the amount of assistance the County expects to receive (including grant funds and program income), the range of activities that may be undertaken, including the estimated amount that will benefit low- and moderate-income residents, and a review of program performance.

The second public hearing will be conducted during or after the 30-day public comment period during which the County will address identified housing and community development needs, proposed eligible activities, and proposed strategies and actions for affirmatively furthering fair housing consistent with the Assessment of Fair Housing.

c. Potential Displacement of Persons

Although the County does not anticipate any residential displacement to occur in the near future, it is required to describe its plans to minimize the displacement of persons and to assist any persons displaced. Should displacement of residents be necessary as a result of the use of funds covered by this CP, the County shall compensate residents who are actually displaced in accordance with HUD Handbook No. 1378, Tenant Assistance, Relocation and Real Property Acquisition. This resource is accessible online at:

http://portal.hud.gov/hudportal/HUD?src=/program_offices/administration/hudclips/handbooks/cpd/13780.

d. Public Display and Comment Period

The draft CP will be placed on display for a period of no less than thirty (30) calendar days to encourage public review and comment. The public notice shall include a brief summary and purpose of the CP, the anticipated amounts of funding (including program income, if any), the dates of the public display and comment period, the locations where copies of the draft CP can be examined, how comments will be accepted, when the document will be considered for action by Harford County Housing and Community Development, and the anticipated submission date to HUD. The County will make available a reasonable number of free copies of the draft document to residents and groups that request them.

e. Comments Received on the Draft Consolidated Plan (CP)

The County Contact Person, or his/her designee, will accept written comments, during the 30-day public display and comment period. The County will consider any comments or views of County residents received in writing, or orally at the public hearings, in preparing the final CP. A summary of these comments or views, and a summary of any comments or views not accepted and the reasons why, will be attached to the final CP for submission to HUD.

f. Submission to HUD

The CP will be submitted to HUD on or before May 15 before the County's three-year program cycle begins on July 1.

Revisions to the Consolidated Plan (CP)

The County shall follow the following procedure to amend its CP, as needed.

a. Revision Considerations

There are two (2) types of amendments that may occur with the CP: minor amendments and substantial amendments. An amendment to the approved CP is considered substantial under the following circumstances:

- 1) To make changes to its activity priorities or the method of distribution of funds
- 2) To carry out an activity using funds for any program covered by the CP but not previously described in the AAP
- 3) Changes in the use of CDBG funds from one eligible activity to another
- 4) To change the activity, purpose, scope, location or beneficiaries of an activity.

All other changes to the method of distribution or investment strategy that do not meet the criteria defined above will be considered minor amendments, will be reviewed and approved by Community Development staff and will not be subject to public comments.

b. Public Display and Comment Period

The proposed Amended CP will be placed on display for a period of no less than thirty (30) calendar days to encourage public review and comment. The public notice shall include a brief summary of the revisions, the dates of the public display and comment period, the locations where copies of the proposed Amended CP can be examined, how comments will be accepted, when the document will be considered for action by Harford County Housing and Community Development, and the anticipated submission date to HUD. In addition, the City will make available a reasonable number of free copies to residents and groups that request them.

c. Comments Received on the Proposed Amended CP

The County Contact Person, or his/her designee, will accept written comments, during the 30-day public display and comment period. The County will consider any comments or views of County residents received in writing, or orally at public

hearings, in preparing the final Amended CP. A summary of these comments or views, and a summary of any comments or views not accepted and the reasons why, will be attached to the final Amended CP for submission to HUD.

d. Submission to HUD

The final Amended CP will be submitted to HUD within thirty (30) calendar days following the end of the public display and comment period.

F. The Annual Action Plan (AAP)

The AAP is a component of the CP, and it describes the County's proposed use of available federal and other resources to address the priority needs and specific objectives in the CP for each program year; the County's method for distributing funds to local non-profit organizations; and the geographic areas of the County to which it will direct assistance.

AAP Development

The County will follow the process and procedures described below in the development of its AAP:

a. Public Hearings

The County will conduct at least two public hearings annually to obtain residents' views and to respond to proposals and questions. The first public hearing will be conducted before the AAP draft is published for public comment, during which the County will address housing and community development needs, development of proposed activities, the amount of assistance the County expects to receive (including grant funds and program income), the range of activities that may be undertaken, including the estimated amount that will benefit low- and moderate-income residents, and a review of program performance.

The second public hearing will be conducted during or after the 30-day public comment period during which the County will address identified housing and community development needs, proposed eligible activities, and proposed strategies and actions for affirmatively furthering fair housing consistent with the Assessment of Fair Housing.

b. Public Display and Comment Period

The draft AAP will be placed on display for a period of no less than thirty (30) calendar days to encourage public review and comment. The public notice shall include a brief summary of the AAP, the anticipated amounts of funding (including program income, if any), the dates of the public display and comment period, the locations where copies of the draft AAP can be examined, how comments will be accepted, when the document will be considered for action by Harford County Housing and Community Development, and the anticipated submission date to HUD. In addition, the County will make available a reasonable number of free copies to residents and groups that request them.

c. Comments Received on the Draft AAP

The County Contact Person or his /her designee will accept written comments, during the 30-day public display and comment period. The County will consider any comments or views of County residents received in writing, or orally at the public hearings, in preparing the final AAP. A summary of these comments or views, and a summary of any comments or views not accepted and the reasons why, will be attached to the final AAP for submission to HUD.

d. Submission to HUD

The AAP will be submitted annually to HUD on or before May 15 before the start of the County's program year on July 1.

Revisions to the Annual Action Plan (AAP)

The County shall follow the following procedure to amend its AAP, as needed.

a. Revision Considerations

There are two (2) types of amendments that may occur with the AAP: minor amendments and substantial amendments. An amendment to the approved AAP is considered substantial under the following circumstances:

- 1) To make changes to its activity priorities or the method of distribution of funds
- 2) To carry out an activity using funds for any program covered by the CP but not previously described in the AAP
- 3) Changes in the use of CDBG funds from one eligible activity to another
- 4) To change the activity, purpose, scope, location or beneficiaries of an activity.

All other changes to the method of distribution or investment strategy that do not meet the criteria defined above will be considered minor amendments, will be reviewed and approved by Community Development staff, and will not be subject to public comments.

b. Public Display and Comment Period

The proposed Amended AAP will be placed on display for a period of no less than thirty (30) calendar days to encourage public review and comment. The public notice shall include a brief summary of the revisions, the dates of the public display and comment period, the locations where copies of the draft AAP can be examined, how comments will be accepted, when the document will be considered for action by Harford County Housing and Community Development, and the anticipated submission date to HUD. In addition, the County will make available a reasonable number of free copies to residents and groups that request them.

c. Comments Received on the Proposed Amended AAP

The County Contact Person, or his/her designee, will accept written comments, during the 30-day public display and comment period. The County will consider any comments or views of County residents received in writing, or orally at public hearings, in preparing the final Amended AAP. A summary of these comments or views, and a summary of any comments or views not accepted and the reasons why, will be attached to the final Amended AAP for submission to HUD.

d. Submission to HUD

The final Amended APP will be submitted to HUD within thirty (30) calendar days following the end of the public display and comment period.

G. Consolidated Annual Performance and Evaluation Report (CAPER)

Report Development

The County shall follow the following procedure in the drafting and adoption of its Consolidated Annual Performance and Evaluation Report (CAPER).

a. Report Considerations

The Community Development staff will evaluate and report the accomplishments and expenditures of the previous program year for CDBG and HOME, and draft the CAPER in accordance with HUD requirements.

b. Public Display and Comment Period

The draft CAPER will be placed on display for a period of no less than fifteen (15) calendar days to encourage public review and comment. The public notice shall include a brief summary and purpose of the CAPER, a summary of program expenditures, a summary of program performance, the dates of the public display and comment period, the locations where copies of the draft CAPER can be examined, how comments will be accepted, and the anticipated submission date to HUD.

c. Comments Received on the Draft CAPER

The County Contact Person, or his/her designee, will accept written comments, during the 15-day public display and comment period. The County will consider any comments or views of County residents received in writing in preparing the final CAPER. A summary of these comments or views, and a summary of any comments or views not accepted and the reasons why, will be attached to the final CAPER for submission to HUD.

d. Submission to HUD

The CAPER will be submitted annually to HUD no later than September 28.

H. Availability to the public

Typical or standard documents available for public access, at a minimum will include the proposed and final AFH, proposed and final revisions to the AFH, proposed and final AAP, the proposed and final Five-Year CP, proposed and final Substantial Amendments to an AAP or the CP, CAPER, and the CPP.

The County will provide copies of standard documents within a reasonable amount of time to the public upon a request. Every reasonable attempt shall be made to accommodate persons with disabilities and assist them in obtaining requested materials.

I. Access to Records

The County will provide the public with reasonable and timely access to information and records relating to the data or content of the AFH, the CP, as well as the proposed, actual, and past use of funds covered by this CPP. The law requires reasonable public access to records about previous expenditures during the past five years, and reasonable public access to records relating to the expenditure of funds during the previous five (5) program years.

J. Complaints

Residents may register complaints regarding any aspect of both the CDBG and HOME programs by contacting the County Contact Person, or his/her designee. All written complaints received will be addressed in writing within fifteen (15) calendar days.

Residents wishing to object to HUD approval of the final CP may send written objections to the HUD Area Office, Community Planning and Development Division, U.S. Department of Housing and Urban Development, 10 South Howard Street, Baltimore, MD 21201. Objections should be made within thirty (30) calendar days after the City has submitted the CPP to HUD. Objections shall include an identification of requirements not met and available facts and data.

K. Technical Assistance

Harford County Housing and Community Development staff is available to assist any person or organizations that request such assistance in commenting on the AFH and in developing proposals for funding assistance under the CDBG and HOME programs. All potential applicants are strongly encouraged to contact Harford County Housing and Community Development for technical assistance before initiating a funding request application.

L. Public Notices

All public notices will be published in the local community newspaper no less than two weeks before a public hearing or document review period, and will include a summary of the information to be presented at the public hearing. The notices shall also be posted on the Harford County Housing and Community Development website accessible at: <http://www.harfordcountymd.gov/244/Housing-Community-Development>

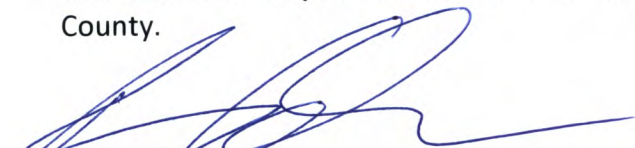
M. County Contact

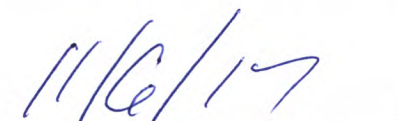
All communication regarding the CPP, the AFH, the CP, the AAP, the CAPER, comments, complaints, reasonable accommodation for disabled persons, translation services, or other elements shall be directed to:

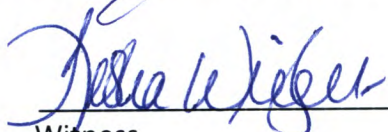
Barbara Richardson
Community Development Administrator
Harford County Housing & Community
Development
15 South Main Street, Bel Air, MD 21014
Phone: (410) 638-3045 x 1362

N. Approval

This **Citizen Participation Plan** will be effective until it is amended or replaced by the County.


Barry Glassman, Harford County Executive

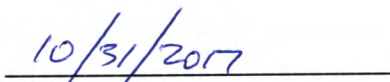

Date


Witness


Date

Approved:


Leonard R. Parrish
Director, Harford County Housing & Community Development


Date

ATTACHMENT #1

Harford County Library Locations:

Aberdeen Branch
21 Franklin Street
Aberdeen, MD 21001

Bel Air Branch
100 E. Pennsylvania Avenue
Bel Air, MD 21014

Darlington Branch
1134 Main Street
Darlington, MD 21034

Edgewood Branch
2205 Hanson Road
Edgewood, MD 21040

Fallston/Jarrettsville Branch
1461 Fallston Road
Fallston, MD 21047

Havre de Grace Branch
120 N. Union Avenue
Havre de Grace, MD 21078

Joppa Branch
655 Town Center Drive
Joppa, MD 21085

Norrisville Branch
5327 Norrisville Road
White Hall, MD 21161

Whiteford Branch
2407 Whiteford Road
Whiteford, MD 21160

Government Offices:

Town of Bel Air
Town Hall
39 Hickory Avenue
Bel Air, MD 21014

City of Havre de Grace
City Hall
711 Pennington Avenue
Havre de Grace, MD 21078

City of Aberdeen
City Hall
60 N. Parke Street
Aberdeen, MD 21001

Harford County Government
Housing & Community Development
15 South Main Street
Bel Air, MD 21014



Harford County Housing and Community Development Community Needs Survey

The Harford County Department of Housing and Community Development is in the process of developing its FY2018 - 2020 Consolidated Plan and Annual Action Plan for FY2018. The Consolidated Plan serves as the County's application for federal funds (that primarily serve low and moderate income residents and areas), from the U.S. Department of Housing and Urban Development (HUD) for the following programs: Community Development Block Grant and HOME Investment Partnership. As part of the Plan, Harford County Housing and Community Development must identify the County's housing, community and economic development needs and then develop goals and objectives to address those needs.

Harford County Housing and Community Development is requesting your assistance to help identify the needs within Harford County. Please take a few minutes to complete the survey which will help us identify how the County's funding will be prioritized over the next three years.

- 1) I am
 - a) Employee of a local or county government Employee of a non-profit
 - b) Employee of a consulting firm
 - c) Employee of a for-profit
 - d) Individual Resident
 - e) Other (please specify)
- 2) At what email address would you like to be contacted?
- 3) Where do you live?
 - a) Aberdeen
 - b) Bel Air
 - c) Havre de Grace Other Harford County
- 4) Thinking about your community, and the facilities and services currently available, please rate the level of need in the areas below
 - a) Improvement or addition of public facilities(such as parks, libraries, fire stations)
 - b) Improvement of non-profit facilities providing community services (such as senior centers, youth centers, food banks)
 - c) Create more affordable housing available to low income residents
 - d) Create more jobs available to low income residents

5) Thinking about your community, please rate the level of need for the public facilities listed below.

- a) Senior Centers
- b) Youth Centers
- c) Centers for people with disabilities
- d) Facilities for people experiencing homelessness
- e) Facilities for persons with HIV/AIDS
- f) Health care facilities
- g) Mental health care facilities
- h) Police and fire stations
- i) Parks and recreational facilities
- j) Educational facilities
- k) Public libraries
- l) Child care centers
- m) Parking facilities
- n) Other (please specify)

6. Please rate the level of need for infrastructure and neighborhood improvements below.

- a) Water/sewer
- b) Road improvements
- c) Storm drain improvements
- d) ADA accessibility to public facilities
- e) Sidewalk improvements
- f) Neighborhood facilities
- g) Senior Centers
- h) Childcare Centers
- i) Health facilities
- j) Centers for persons with disabilities
- k) Facilities for persons experiencing homelessness
- l) Other (please specify)

6) Please rate the level of need for public services in your community.

- a) Senior services
- b) Services for persons with disabilities
- c) Legal aid services
- d) Youth services
- e) Transportation services
- f) Substance abuse services
- g) Domestic violence programs
- h) Employment training services
- i) Services for persons experiences homelessness

- j) Food pantry
- k) Services for persons with HIV/AIDS
- l) Tenant/Landlord mediation
- m) Child care services
- n) Health services
- o) Abused, abandoned and neglected children services
- p) Mental health services
- q) Lead paint/lead hazard screens
- r) Housing counseling
- s) Fair housing activities
- t) Other
- u) Other (please specify)

7) Please rank economic development/job creation needs:

- a) Financial assistance for low income residents for business expansion and job creation
- b) Financial assistance for low income individuals to create a small business
- c) Microenterprise assistance for business expansion (five or fewer employees)
- d) Other (please specify)

8) Please rank the housing needs in your community:

- a) Owner-occupied housing rehabilitation
- b) Homeownership assistance
- c) Increase affordable rental housing inventory
- d) Housing for other special needs (such as seniors and persons with disabilities)
- e) Public housing modernization
- f) Rental housing rehabilitation
- g) Housing accessibility improvements
- h) Energy efficiency and sustainability improvements
- i) Permanent housing for the homeless
- j) Other (please specify)



HARFORD COUNTY HOUSING & COMMUNITY DEVELOPMENT

Community Development Application Process and Project Selection

Harford County's program year begins July 01 and runs through June 30 of the following year. A *Public Notice* is published in the local newspapers and on the County's website around December of each year announcing the anticipated available funding and notifying nonprofits of the application process for the upcoming program year. However, funding amounts are announced and estimated based on the anticipated federal budget. The actual amounts are typically provided from HUD prior to when Harford County begins writing the Annual Action Plan. Adjustments are made to award amounts to reflect the correct formula allocation for the upcoming program year. Consideration of funding amounts will be made on a case by case basis in keeping with the intent of the requirements of the HOME Program and available funding.

ANNUAL PROJECT APPLICATION PROCESS

All Community Development Funds are allocated based on the review and recommendations pertaining to applications submitted to the County through a yearly funding process.

Funding provided by the process will be awarded for the upcoming fiscal year (July 1- June 30). However, no contracts/agreements for funding can be executed until HCHCD has executed funding agreements with HUD, which may be as late as September of the program year.

This is a competitive application process for limited funding; therefore, applications that meet all criteria are not guaranteed an award of funds and successful applications may be funded for less than the amount requested. Funding requests may be adjusted based on underwriting, subsidy layering reviews, the County's determination of the financial gap, proven market-based demand and economic growth.

Applications may be submitted during the course of the program year if no applications were received as part of the yearly funding process.

APPLICATION PROCESS

Applications are made available in January for the next fiscal year allocations. The applications are due in February. Applications are submitted through the HCHCD staff located at 15 S. Main Street Bel Air, MD 21014 where they are date and time stamped.

Agencies that are currently receiving grant funding, who are also applying for Community Development funds, must be in compliance with all terms of their current agreement(s) and must not have any outstanding audit findings, monitoring findings or concerns as determined by the County.

HCHCD may adjust funding requests based on underwriting, subsidy layering review, revised determination of the financial gap, revised evaluation of the HCHCD proportionate, share proven market-based demands and economic growth.

No work on the project may begin nor can Community Development funds be released until the environmental review process has been completed in accordance with the provisions of the National Environmental Policy Act of 1969 and the related authorities listed in HUD's Regulations at 24 CFR Parts 50 and 58. If a development site is purchased or under a purchase agreement prior to or during the funding round, the purchase must not be subject to the receipt of HCHCD funding.

The applicant may be ineligible to be considered for funding if, in HCHCD's discretion, the applicant has demonstrated an untimely use of previously awarded Community Development funds. The applicant shall not exclude any organization or individual from participation under any program funded in whole or in part by Community Development funds on the grounds of age, disability, race, creed, color, national origin, familial status, religion or sex. No applicant, clients, or contractors that have been suspended or debarred under any federal program may receive Community Development funds (debarred list at <http://epls.arnet.gov>).

The application process is as follows:

Second week of December:	Public notice of availability of funds published in the local newspaper
First week of January:	Applications available from the Harford County Department of Housing and Community Development office and website
First week of February:	Completed applications due
March and April:	Application reviewed by Harford County Department of Housing and Community Development
May:	Funding recommendations are forwarded to the County Executive
June:	Decision letters sent to applicants

PROJECT SELECTION

Applications submitted will be reviewed by Harford County Housing & Community Development staff that may elect to use a committee of reviewers, to ensure that all aspects of potential Community Development projects are evaluated from a multidisciplinary perspective. Recommendations on which projects to fund will be based on review and ranking of the projects and on the availability of Community Development funds.

Incomplete applications or projects that cannot meet these requirements will not be considered for Community Development funding. Instead, these applications will be withdrawn from consideration, and the applicant will be notified of areas of improvement needed in their application so that it may be resubmitted in the future if so desired by the applicant.

PROJECT APPROVAL

Once staff has completed the review and ranking, conditionally funded projects will be notified. A public hearing on the conditionally funded projects will be held in the spring. The general public, project beneficiaries and project applicants will be afforded the opportunity to speak on the recommended project list. Once HUD approves the County's Annual Action Plan, awards will be finalized.

SCORING OF GRANT APPLICATIONS

- Each application is reviewed by staff for completeness; ensuring that all requested supportive documents are submitted.
- The application review is completed by a grant review committee (GRC) composed of Harford County employees. The GRC members score each application, and discuss with the Grants staff.
- The applications are scored and then prioritized and provided to the Director of the Department who in conjunction with Harford County Administration recommends projects for funding

FUNDING PRIORITY

Funding priority will be given to projects that:

- Impact a significant number and/or percentage of low- and moderate-income persons;
- Projects that help end homelessness;
- Meet the strategic plan objectives provided in the Consolidated Plan;
- Have adequate community support, and support an identified community need;
- Maximize the use of outside funds, match and services which are coordinated with other public and private efforts;
- Established means for program evaluation and accomplishment tracking;
- Are clearly defined as to scope, location, need, budget, goals;
- Demonstrate the applicant has the capacity and the capability to carry out the project successfully;
- Connection with employment in the community; and
- Can begin immediately and finish within the contracted time.

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application		
* 2. Type of Application: <input type="checkbox"/> New <input checked="" type="checkbox"/> Continuation <input type="checkbox"/> Revision		
* If Revision, select appropriate letter(s): <input type="text"/> * Other (Specify): <input type="text"/>		
* 3. Date Received: <input type="text"/>		4. Applicant Identifier: <input type="text"/>
5a. Federal Entity Identifier: <input type="text"/>		5b. Federal Award Identifier: <input type="text"/>
State Use Only:		
6. Date Received by State: <input type="text"/>		7. State Application Identifier: <input type="text"/>
8. APPLICANT INFORMATION:		
* a. Legal Name: <input type="text" value="Harford County, Maryland"/>		
* b. Employer/Taxpayer Identification Number (EIN/TIN): <input type="text" value="52-6000959"/>		* c. Organizational DUNS: <input type="text" value="0694024280000"/>
d. Address:		
* Street1: <input type="text" value="15 South Main Street"/>		
Street2: <input type="text"/>		
* City: <input type="text" value="Bel Air"/>		
County/Parish: <input type="text"/>		
* State: <input type="text" value="MD: Maryland"/>		
Province: <input type="text"/>		
* Country: <input type="text" value="USA: UNITED STATES"/>		
* Zip / Postal Code: <input type="text" value="21014-8723"/>		
e. Organizational Unit:		
Department Name: <input type="text" value="Housing Community Development"/>		Division Name: <input type="text"/>
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: <input type="text" value="Mr."/>		* First Name: <input type="text" value="Leonard"/>
Middle Name: <input type="text"/>		
* Last Name: <input type="text" value="Parrish"/>		
Suffix: <input type="text"/>		
Title: <input type="text" value="Director"/>		
Organizational Affiliation: <input type="text"/>		
* Telephone Number: <input type="text" value="(410) 638-3045"/>		Fax Number: <input type="text" value="(410) 879-7149"/>
* Email: <input type="text" value="lrparrish@harfordcountymd.gov"/>		

Application for Federal Assistance SF-424

* 9. Type of Applicant 1: Select Applicant Type:

B: County Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

* 10. Name of Federal Agency:

U.S. Housing & Urban Development

11. Catalog of Federal Domestic Assistance Number:

CFDA Title:

* 12. Funding Opportunity Number:

* Title:

Community Development Block Grant

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment

Delete Attachment

View Attachment

* 15. Descriptive Title of Applicant's Project:

Community Development Block Grant

Attach supporting documents as specified in agency instructions.

Add Attachments

Delete Attachments

View Attachments

Application for Federal Assistance SF-424**16. Congressional Districts Of:*** a. Applicant * b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment

Delete Attachment

View Attachment

17. Proposed Project:* a. Start Date: * b. End Date: **18. Estimated Funding (\$):**

* a. Federal	<input type="text" value="945,668.00"/>
* b. Applicant	<input type="text"/>
* c. State	<input type="text"/>
* d. Local	<input type="text"/>
* e. Other	<input type="text"/>
* f. Program Income	<input type="text" value="34,166.00"/>
* g. TOTAL	<input type="text" value="979,834.00"/>

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

- ☐ a. This application was made available to the State under the Executive Order 12372 Process for review on
- ☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.
- ☒ c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**☐ Yes ☒ No

If "Yes", provide explanation and attach

Add Attachment

Delete Attachment

View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:Prefix: * First Name: Middle Name: * Last Name: Suffix: * Title: * Telephone Number: Fax Number: * Email:

* Signature of Authorized Representative:

* Date Signed:

Application for Federal Assistance SF-424*** 1. Type of Submission:**

- ☐ Preapplication
☒ Application
☐ Changed/Corrected Application

*** 2. Type of Application:**

- ☐ New
☒ Continuation
☐ Revision

*** If Revision, select appropriate letter(s):***** Other (Specify):***** 3. Date Received:****4. Applicant Identifier:****5a. Federal Entity Identifier:****5b. Federal Award Identifier:****State Use Only:****6. Date Received by State:****7. State Application Identifier:****8. APPLICANT INFORMATION:***** a. Legal Name:** Harford County, Maryland*** b. Employer/Taxpayer Identification Number (EIN/TIN):**

52-6000959

*** c. Organizational DUNS:**

0694024280000

d. Address:*** Street1:** 15 South Main Street**Street2:***** City:** Bel Air**County/Parish:***** State:** MD: Maryland**Province:***** Country:** USA: UNITED STATES*** Zip / Postal Code:** 21014-8723**e. Organizational Unit:****Department Name:**

Housing Community Development

Division Name:**f. Name and contact information of person to be contacted on matters involving this application:****Prefix:**

Mr.

*** First Name:**

Leonard

Middle Name:*** Last Name:**

Parrish

Suffix:**Title:** Director**Organizational Affiliation:***** Telephone Number:** (410) 638-3045**Fax Number:** (410) 879-7149*** Email:** lrparrish@harfordcountymd.gov

Application for Federal Assistance SF-424

* 9. Type of Applicant 1: Select Applicant Type:

B: County Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

* 10. Name of Federal Agency:

U.S. Housing & Urban Development

11. Catalog of Federal Domestic Assistance Number:

CFDA Title:

* 12. Funding Opportunity Number:

* Title:

HOME Investment Partnershipss Program

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment

Delete Attachment

View Attachment

* 15. Descriptive Title of Applicant's Project:

HOME Investment Partnershipss Program

Attach supporting documents as specified in agency instructions.

Add Attachments

Delete Attachments

View Attachments

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant

* b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment

Delete Attachment

View Attachment

17. Proposed Project:

* a. Start Date:

* b. End Date:

18. Estimated Funding (\$):

* a. Federal	<input type="text" value="313,222.00"/>
* b. Applicant	<input type="text"/>
* c. State	<input type="text"/>
* d. Local	<input type="text"/>
* e. Other	<input type="text"/>
* f. Program Income	<input type="text" value="37,085.00"/>
* g. TOTAL	<input type="text" value="350,307.00"/>

* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?

- ☐ a. This application was made available to the State under the Executive Order 12372 Process for review on
- ☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.
- ☒ c. Program is not covered by E.O. 12372.

* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)

☐ Yes ☒ No

If "Yes", provide explanation and attach

Add Attachment

Delete Attachment

View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: * First Name:

Middle Name:

* Last Name:

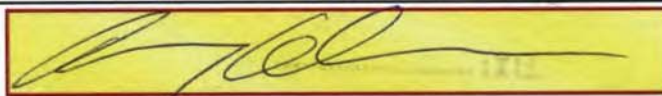
Suffix:

* Title:

* Telephone Number: Fax Number:

* Email:

* Signature of Authorized Representative:



* Date Signed:



CPMP Non-State Grantee Certifications

Many elements of this document may be completed electronically, however a signature must be manually applied and the document must be submitted in paper form to the Field Office.

- ☐ This certification does not apply.
☒ This certification is applicable.

NON-STATE GOVERNMENT CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Drug Free Workplace -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about --
 - a. The dangers of drug abuse in the workplace;
 - b. The grantee's policy of maintaining a drug-free workplace;
 - c. Any available drug counseling, rehabilitation, and employee assistance programs; and
 - d. The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will --
 - a. Abide by the terms of the statement; and
 - b. Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted --
 - a. Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
 - b. Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

8. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
9. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
10. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.



Signature/Authorized Official

01/28/17

Date

Barry Glassman

Name

County Executive

Title

220 S. Main Street

Address

Bel Air, MD 21014

City/State/Zip

(410) 638-3350

Telephone Number

- | |
|---|
| <input type="checkbox"/> This certification does not apply. |
| <input checked="" type="checkbox"/> This certification is applicable. |

Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

11. Maximum Feasible Priority - With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
12. Overall Benefit - The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2017, 2018, 2019, (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
13. Special Assessments - It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

14. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
15. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

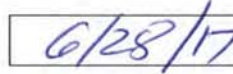
Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K and R, of title 24;

Compliance with Laws -- It will comply with applicable laws.



Signature/Authorized Official



Date

Barry Glassman

Name

County Executive

Title

220 S. Main Street

Address

Bel Air, MD 21014

City/State/Zip

(410) 638-3550

Telephone Number

- ☐ This certification does not apply.
☒ This certification is applicable.

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If the participating jurisdiction intends to provide tenant-based rental assistance:

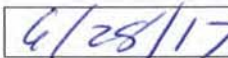
The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

Eligible Activities and Costs -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

Appropriate Financial Assistance -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;



Signature/Authorized Official



Date

Barry Glassman

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HARFORD

COUNTY

HOUSING & COMMUNITY DEVELOPMENT

BARRY GLASSMAN, COUNTY EXECUTIVE

LEONARD PARRISH, DIRECTOR